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Twice-a-Month

Toronto, January 1, 1924

MACLEAN'S

"CANADA'S NATIONAL MAGAZINE"

Frederic Stanley—

Painted for
MacLean's Magazine
by
Frederic Stanley

January 1$^{\text{ST}}$

This Book Came Between Two Men and Separated Them Forever

THIS is rather a simple little story with an element of triumph in it, and an element of tragedy.

Perhaps when you have read it you will want to send for "Forging Ahead in Business"; perhaps not. The offer is made without conditions, but only you can decide.

The story concerns two young men who owned very modest homes in a small city. Their wives were friends. In the winter they played bridge together and tennis in the summer. One worked in a railroad office, the other for a manufacturing concern, and their incomes were almost the same. On Saturday afternoons they mowed their lawns, shouting good-naturedly to each other across the fence.

One day the man who worked for the railroad inquired about the work of the Alexander Hamilton Institute. He read their little book "Forging Ahead in Business," which describes in detail the plan of the Institute's Canadian Modern Business Course and Service. It left a deep impression on him; a change took place in his attitude, a curious dissatisfaction with himself and his rather easy-going career. For the first time in his life he faced the fact that an income which marks a man as a success at twenty-eight means failure at thirty-eight. He wondered just how far along he would be at thirty-eight; the book stirred his imagination as it has stirred that of so many other men. He enrolled for the Institute's Canadian Modern Business Course and Service.

He played less bridge than he had been playing; he no longer mowed his own lawn, but hired a laborer to do it, explaining to his wife that he had found a new value in the spare hours which he could not afford to waste. The friend next door was puzzled, and he, too, asked the reason. But he could not quite understand the explanation his neighbor gave, at least he could not see why he should do the same.

It came as a shock to him when his friend was promoted to be assistant general superintendent of the railroad. He was full of congratulations and good wishes, but he could not quite conceal his envy. It seemed a little unfair that good luck should come to one and not to both. Why was it that life could not treat men more equally in the distribution of rewards.

The man who sent for "Forging Ahead in Business" became General Superintendent of the road, one of the youngest railroad officials in the country. He is now the Vice-President of a great coal mining company. His name and his letters and reports are all on file in the office of the Alexander Hamilton Institute. Every step in his progress has been marked by an intelligent and searching use of the Institute's facilities for help.

His friend still lives in the little house; still wonders. And he probably will never know that the thing which first came between them was this very unusual little book.

The Alexander Hamilton Institute offers you the chance to read this book. If your imagination sees an opportunity in the offer, a coupon is attached for your convenience. It will bring "Forging Ahead in Business" to you at once by mail, without obligation. There are thousands of men, like this young railroad official, who will tell you that in its pages there is **power.**

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In the Editor's Confidence

THERE is such a place as Purple Springs! You may remember that Nellie L. McClung wrote an extraordinarily interesting and successful novel entitled, "Purple Springs," and no doubt most of her readers imagined the place to be fictitious. But now comes the following letter, from Mrs. Robt. L. Rash, Purple Springs, Alta., and as it drives home a point that we always try to make—namely, how *MacLean's Magazine* consistently endeavors to assist in all round Canadianization—I am passing her letter along to you.

"We are farmers who originally came from across the line and I want to say *MacLean's* is one of the factors that keeps us good Canadians and our copies are passed around to the neighbors till they are pretty well worn.

Good success to you and may you never forget that while Canada is made up of all kinds of lands and types of people, she is still one land and that *MacLean's* HELPS to keep her so."

NOT SO long ago, Miss Pansy Atkins, a teacher at Brown School, Toronto, and author of the "Seeing The Teacher" articles in *MacLean's*, found one of her pupils "acting up." This boy would strut around with a rather self-important air and take it upon himself to give instructions to other pupils. Finally one of the other boys became rather exasperated and thought that the first youth was assuming too much authority. He finally called out:

"Quit acting like a fool! What do you think you are anyway,—the principal?"

THAT mention in these columns in the December 1 issue of a "continuous" subscriber has elicited many interesting letters.

P. C. S. Webb, Peterboro, Ont., writes:

"*MacLean's* is a great magazine and I would not be without it, and even if I failed to send my subscription, my good lady would do it, as she enjoys it as much as I do. I want to be a continuous subscriber."

FOR almost two years now you may have noticed that I have been announcing Arthur Heming's new story, the successor to "The Drama of Our Great Forests." The reason that this did not appear when first announced was explained some few months ago when I told, in these pages, how Mr. Heming had torn up his complete manuscript and started his work afresh.

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Any newsdealer in Great Britain and Ireland can now procure MACLEAN'S MAGAZINE.

Heming came down to Toronto from Bon Echo Inn, late in December, to tell me that unless his plans went very much a-gley, his manuscript and illustrations would be complete in time to enable the new story to start in *MacLean's* about September, 1924.

ARE serials read? Of course they are by the vast majority, as the presence of one or more serial instalments in each issue of almost every popular periodical published evidences, or reflects, the desire of the majority of the reading public. *MacLean's* has been rather preening itself on the quality of its serials and it comes as quite a shock to find a reader who never reads them. I wonder whether there are many other readers of like mind. I'll be glad to hear various opinions expressed. L. Moakley, of Medicine Hat, Alta., voices his viewpoint in the following letter:

"I am afraid I shall persist in my habit of skipping these serials, although I daresay I am in the minority. That won't cause me to drop my subscription, however, because, as I said before, there is more than the money's worth in the other features.

"I am rather busy and have to diversify my reading as much as possible and cannot afford the time to read a complete story, however interesting, at long drawn out intervals. Don't think I consider myself too sophisticated to enjoy a thrill—quite the contrary—but the thrill loses its 'pull' when it comes along in fragments.

"MY WIFE once inveigled me into seeing a picture show which contained a blood-curdling serial. Well, we left the beautiful and virtuous heroine hanging from the window sill of a fifteen-story building with the villain, who clearly had homicidal tendencies—just appearing through the window, knife in hand. We were unable to see the next instalment, and I often wake up in the middle of the night wondering what happened, although this was over a year ago.

"Seriously, however, I think your magazine is well balanced, and no doubt the majority of your readers like these serials. I am glad to know that we have an all-Canadian magazine which will bear comparison with any of the United States publications which have for so long had a virtual monopoly of our field."

J. Vernon McKenzie

Valuations of Securities

A periodical valuation is very helpful to the holder of securities. It may enable the investor to take advantage of an unusually favorable market for the sale of some securities. It may discover to the holder that he has some securities which have been called at a premium and which have ceased to bear interest. Moreover, it affords a protection in cases where declines are indicated.

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BUSINESS & INVESTMENTS

CANADIAN FINANCIAL HOUSES ENCOURAGE SMALL INVESTOR

Bonds May Be Bought on Instalment Plan, When Purchaser Has Not Sufficient Available Surplus to Buy Outright—New "Savings" Plan

By J. L. RUTLEDGE

IN EVERY income of $2,500 a year, after proper allowance had been made for food, clothing, shelter and general maintenance, and after something has been set aside too for the education of children and for reasonable recreations, there remains a theoretical surplus of $240 a year. This surplus varies with conditions and becomes proportionately greater as the income increases but the general fact holds, the average salary of that amount should show an average surplus of approximately $240.

There are many $2,500 salaries in Canada. Roughly speaking, it is probably the most usual figure, and the $240 surpluses, added together, would make a surprising total.

"If we could bring this money into the investment field," said a responsible financial man recently, "we would not only have a happier and more prosperous people, but we could finance all our governmental and industrial undertakings with our own capital. We could be absolutely self-sustaining from a financial standpoint."

As a matter of experience this surplus is more often, perhaps, a theory than a fact. Often enough it is dissipated in an enlargement of the appropriation for one or another of these classifications beyond the actual needs or lost in unwise financial experimentation.

There is a considerable part, of course, that is banked against some rainy day, or tied up in realizable assets. That in itself is good. It is better that money should earn three per cent than nothing. It is better still to have it earn six or seven. This thought, too, is probably at the back of the minds of many of the owners of this $240. They argue that if six is good, eight is better and twelve is better still, and thereby they may become easy victims for the unscrupulous.

Seeking The Small Investor

ONE reason why the small investor so readily falls a victim to the unsound trader is the fairly generally held belief that the large investment houses will not be bothered with his business. This is not the case. The investment house is as eager for the $100 investor as the bank is for the dollar depositor. It is not that either transaction shows a profit, nor is it a matter of pure philanthropy. It is merely the sound business principle that assumes that out of every so many of these small investors there will emerge a reasonable proportion who will later become large investors or large depositors whose business will show a profit, and therefore this preliminary service is a wise measure of business development.

The experience of the war loans opened up a new line of thought both for the man with the small income and for the investment houses. The "small income" man discovered for the first time that he was a factor in national financing and the investment houses that had not before, to any great extent, considered the small investor, discovered that in the aggregate he represented an enormous investment force.

Out of this changed viewpoint has grown the instalment plan buying of securities as it exists in Canada to-day.

One of the main reasons, perhaps, for this development is that the small denomination bond, that played such a large part in the successful flotation of Victory and War Loan issues, by the Dominion, has not been generally adopted by other sellers. As a rule, bonds are issued in denominations of $250, $500, or $1,000, too high figures for the small investor to handle and, for that reason, his smaller amounts have drifted into less secure fields of investment. There are, too, undoubtedly, men in the investment business who have exploited this fact to their own advantage, with little care for the advantage of the small investor. That has been urged as a reason why the reputable houses should avoid the instalment plan system. But it is surely a reason why legitimate business might well adopt this policy. If the fraudulent fly-by-night trader can secure funds by the instalment plan method, it is surely an indication that there is a class of small investors who are eager to invest, and who need encouragement and wise direction.

Payment by Small Sums

SOME of the strongest investment houses have, indeed, adopted this plan as a definite and announced policy. But even where this is not the case most investment houses, at the investor's request, make such payment arrangements as will meet his needs. The common practice, where this policy has been definitely adopted, is to call for ten per cent of the purchase price at the time of purchase and proportionate payments thereafter at monthly or bi-monthly intervals so that payment will be completed within the year. The bond is definitely purchased and held in trust for the purchaser. Naturally interest is charged on the unpaid portion of his purchase, but the purchaser has credited to him, at the same time, the accruing interest on the bond, that in most instances will more than meet these charges. It is a saving plan, but, better than that, it is an investment while saving.

There are many incidental difficulties, of course, from the standpoint of the investment house. There is a heavy overhead that, providing present systems of handling such business are retained, is made more heavy by the fact that each sale is handled ten times instead of once. There is the difficulty of the unstable character of some of the investors themselves under this plan. They start out boldly enough, but fail to go through with their obligations. There is the hesitation about being called an "instalment house," which some believe is detrimental to their regular business. These are logical enough objections that must be met and faced if such a scheme is to operate successfully.

There are a multitude of reasons, however, why this system should be made effective. It is a logical system, in keeping with present-day business methods. The instalment plan is an accepted thing in business life. But there is a difference here, a difference that leaves a sound argument for the use of this policy for investment. Every other agency that uses it is in a greater or less degree dissipating capital. The person who buys an automobile or house furnishings or a suit of clothes on the instalment plan, however laudable the purpose, is discounting his future. The person who buys a sound bond, by this plan, is assuring it.

This service too is a protection to the public. It is building investors, teaching people system in saving and emphasizing the dangers of haphazard investment. It is meeting the unscrupulous "investment" broker on his own ground, and protecting the public against him.

Profits for Bond Dealers

IN CANADA there has not been a background of experience sufficient to prove whether such a system can be made profitable to the dealer. It is certain that they are not largely profitable at the moment, except as they are business and goodwill builders for the organizations which have adopted this selling policy. They are developing business, there is no doubt of that, and developing it, too, by the splendid advertising by word of mouth. New investors are coming at the urging of others who have found the scheme satisfactory. That is undoubtedly a most hopeful sign.

In the Old Country, however, the system has been long established, but largely on a somewhat different basis. The investment trust is an active and sound factor in the financial trading. The investment trust is a step between the small investor and the industry. Instead of buying the bond of some industry, he buys the bond of the investment trust, and they buy the industrial bonds.

This system has not been adopted in Canada though the trust companies in Canada are to a considerable degree operating on a similar basis on a larger scale. There is a general feeling, however, among those interested in the subject that it may be the logical development. This plan has many advantages, primarily, perhaps, that it distributes the small investor's eggs in more than one basket. When the small investor buys an industrial bond on the instalment plan he does so, probably, on the advice of the investment house. This advice is given after a careful consideration of the industry. But the broad care of it all is out of the hands of the investment house. Conditions in the industry may change, and these changes may affect the value of the bond. The investor should of course know this but unless he is the reader of some financial paper, or a careful student of the financial page of a daily newspaper, he is likely to miss the last.

With the investment trust, the trust official is the investor. He is a man trained to consider investments. He is always on the watch for such changes, and is in a position to take prompt action when such changes occur. He is in a position, too, to demand and secure information that would not be readily available to the small investor. He carries on a systematic oversight of the stocks in which he trades for the investor's interest.

Of course the whole success of the policy is dependent on sound management, but the experience of the investment trusts has been a satisfactory one. They have not been permitted to grow so large that they lost the asset of personal oversight, and they have the great advantage of a broad policy to operate as a few overhead.

Blame Unwise Investor

THIS system has still other advantages. It would have a salutary effect on many industries. Take the case of the mines. They are suffering by reason of unwise investment. An operator gets $100 from this man and that man—he may get these amounts by hundreds on the strength of glowing promises. He may be careless, or unwise in the distribution of this money, he may be even dishonest, yet he knows that there is no curb upon him. The hundred dollar investor can theoretically call him to account but, practically, the operator can laugh in his face. It is thus that many ill-advised schemes prosper for the sponsors at least. And the same thing applies to industrial stocks and even to oil stock. It is the unwise investor that makes unwise undertakings possible and the investor is unwise because he is not trained in finance and because he knows of no way to get the information that would enable him to judge the proposition soundly. In the investment

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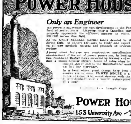
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trust he has the insurance that his $100 will be profitably and soundly invested. He has the knowledge that these trusts are strong enough to call a delinquent to account, and that therefore a potential delinquent will be careful. He knows that the investments in which he has his interests will be carefully watched.

It might seem that this was an encroachment on the field of the investment house, but these houses are by no means opposed to such a development. Indeed some of them have established, within their own organization, a system based on the same principle to govern the investments of the firm members. But apart from that, the investment houses would profit by such organizations, in that they would represent another large customer. They would profit, too, in that it would be an intelligent customer, to whom they could refer others, as an evidence of the soundness of their offerings.

But while this solution is considered, by many, as the logical development, it runs foul of the Canadian type of mind. We are not, as a people, given to admitting that anyone can do for us better than we can do for ourselves. We still believe that we can invest wisely without understanding, and until we can reach a wiser viewpoint such a development can not have the far-reaching effect that it has in the old country. It is probably a wise development, but it needs education before it can be achieved.

The next best thing is the development of the instalment plan. It will not protect the small investor who wants to gamble. It will not give him any fabulous return for his money. It will merely put him on an even footing with the large investor, so that he will be enabled to buy the bonds of governments and municipalities and sound industrial ventures. He will still have to use his head to decide between the sound business that is giving him this opportunity, and the fly-by-night that is taking his money, though it is reasonable to suppose that the legitimate development of this plan will modify the activities of the illegitimate.

If the investor does not know the legitimate trader he can readily locate him. His banker will tell him, or his financial paper. If he invests blindly, and without any consideration of character of the agency that is handling his funds for him, no one can help him. No one can protect a fool from his folly. There is this one thing to remember always: the sound financial businesses are eager and anxious to help. Most of them would arrange for distributed payments on gilt-edged bonds. A goodly number of them have specialized departments for this very business. They do not look askance at the hundred dollar business, for they know that from the hundred dollar investors come the men who will later invest their tens of thousands.

HOW ARE YOU BUILDING UP YOUR ESTATE? DO YOU KNOW WHAT INSURANCE SIGNIFIES?

By A. M. ALLAN

MACLEAN'S receives each week many inquiries from readers asking for advice regarding insurance. The queries come from people in every station and circumstance of life and the questions asked refer to all forms of life, accident and fire insurance. A series of short, non-technical articles, describing the more common forms of life insurance, has been planned. The present article deals with the fundamental forms of life insurance: Ordinary Life, Limited Payment Life, Endowment and Term Insurance. Future articles will deal with such subjects as "Choice of Policies," "Participating and Non-participating Policies," "Disability and Double Indemnity Clauses," "Medical and Non-medical Insurance" and "Security of Insurance."

LIFE INSURANCE, apart from being a sound investment, possesses advantages that cannot be measured in dollars. While providing for the future—by creating an estate both for the protection of the insured and his dependents—it encourages thrift, tends to eliminate worry as to the future and also builds up a reserve which can be drawn upon in the event of financial difficulty. In these days of business stress and uncertainty the creation of an estate is of vital importance. Life insurance is admittedly, one of the most effective methods of building up an estate.

Ordinary Life

ORDINARY LIFE, or Straight Life, is the simplest form of life insurance. It enables a man with small income to secure the greatest measure of protection for the amount of his premiums. The insured agrees to pay a certain premium on delivery of his policy and so much yearly, half-yearly or quarterly according to arrangement, during the entire period of his life. On the death of the insured the full amount of the policy is payable to his beneficiary. No restrictions as to residence, travel or occupation are placed upon the insured after his application has been accepted, and when the policy has been in force for one year it is incontestable.

After the third premium has been paid all life insurance policies guarantee that if the insured cannot pay any premium the policy will be automatically kept in force for a certain period outlined in the policy. Likewise a cash surrender value of the policy may be secured by the insured after three payments have been paid, the amount of which is tabulated in the policy year by year. Cash loans also may be obtained at a moderate rate of interest, usually about six per cent., when the policy has been in force at least three years, and all premiums have been paid.

Limited Payment Policies

OUT of the ordinary life policies have developed limited pay life policies such as Twenty Pay Life, Fifteen Pay Life. Such policies are designed to provide insurance for a long life, as well as an early death. The Twenty Pay Life is the most popular form of the limited payment plan. In fact it is the most popular plan of life insurance. The policy is payable at death of the insured, but the premiums are payable for twenty years only.

As the earning power of a man decreases after the age of sixty, it is advisable that he should stop paying premiums about that time. A Twenty Pay Life policy taken at any age up to middle life is paid up during the most productive period of life. However, the length of limited age policies should be dictated by the age of the insured at the time of application. While the age of sixty is said to be the period of life when the average man's earning power begins to decrease, the insured should, where possible, arrange to have his policy paid up around the age of fifty or fifty-five. For instance a man at age thirty should invest in a Twenty Pay Life, but a man aged forty might to better advantage invest in a Fifteen Pay life. The premiums would be higher in the latter, but the insured would be meeting them during the period of his greatest earning power. The same privileges regarding cash surrender values and cash loans that accompany the ordinary life policies, as already explained, accompany the limited payment policy.

The following policy as sold by one of the large Canadian insurance companies for $1,000 at the age of thirty-five, gives a close illustration of the Twenty Pay Life. The annual premium on this policy is $20.70. After the third year it has a cash surrender value of $44, and a loan value of 94 per cent. of the cash surrender value, which would amount to $41.36. If the insured, after paying three premiums, is unable to continue his insurance, the company will give him a paid up policy for $150 or carry the insurance at its face value for seven and a half years. At the end of the twenty year term the premiums cease and the insured has a paid up policy of $1,000 with a cash surrender value of $619.

Endowment

AN ENDOWMENT policy is one that guarantees the face value of the policy at maturity. In the event of death the amount of insurance becomes payable to the beneficiary. Endowment is not insurance for life but for a term of years. For instance, a Twenty Year Endowment policy matures and is paid off in twenty years and insurance stops. However in some cases at the end of the endowment period paid up insurance for an amount greater than the face value in cash is offered as an alternative to taking the cash.

In one well-known company a Twenty Year Endowment policy maturing in 1923, and taken out at age thirty five, offered a fully paid up non participating life policy for $2,639 as an alternative to taking the cash. The annual premium of this policy was $41.50. The cash value after the third premium had been paid was $73.00. If the insured after the third year had desired that all premiums cease, the company would have given him paid-up insurance for $150 or would have extended the insurance at its face value for seventeen years, and given him at the end of that period a cash disbursement of $13.

An Endowment is a savings policy. The actual cost of protection is high, but it provides for definite sums for the use of the insured himself at a stated period. The length of the endowment should be determined by the age of the applicant so that it matures at about age sixty. The tendency to-day is to issue endowment policies to mature at a certain age. For instance companies are quoting policies to mature at sixty, sixty-five and seventy and so on. In addition to giving the same insurance protection as a life policy, an endowment policy furnishes a most satisfactory method of steadily and continuously saving money. By periodic instalments an estate is built up for the benefit of the insured himself, and at the same time insurance protection is furnished to wife, mother or other beneficiary.

Term Insurance

TERM INSURANCE is simply protection at bare cost, similar to fire insurance. It is a temporary form of insurance, designed to enable a man, who does not at the moment want to take out ordinary insurance, to secure protection. It frequently happens, for instance, when a young man gets married that he cannot afford ordinary life insurance. In such cases insurance companies will advise him to take Term Insurance until such time as he is able to convert it into ordinary insurance. Large companies also when they have occasion to send a representative on a long trip, or to a foreign country very frequently take out Term Insurance (covering the period of the trip). This form of insurance likewise is often used as protection against mortgages coming due within a few years.

Term Insurance is offered by most companies for any period from one up to ten years. Up to the third year the insured can convert his Term Insurance to ordinary insurance without medical examination by paying the difference in the premiums plus interest. He has also the privilege of taking his ordinary life insurance at the premium he would have paid had he taken ordinary insurance in the first place. In other words if a man at age thirty-five buys Term Insurance and three years later, when he is thirty-eight, wishes to convert to ordinary insurance, he can do so at the premium rate for age thirty-five. At the end of the fifth year, if the insured desires to change his term insurance to an ordinary life policy he can do so under the same conditions as of the third year, except that he must be medi-

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ONTARIO NATIONAL DEVELOPMENT CORPORATION

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easily examined. There are no conversion privileges after the fifth year.

In this article only non-profit bearing policies have been discussed. All of the above are considerably modified when they are taken with profits, as will be shown in a later article. The next article, which will appear in the January 15 issue, will deal with choice of policies.

Answers To FINANCIAL QUERIES

Question—*Will you please advise me regarding the standing of the Toronto Cement Company with plant at Beachville, Ont?—W. J. H., Waterford, Ont.*

Answer—The Toronto Cement Company was incorporated in January, 1923, with an authorized capital of $3,000,000. It was formed for the purpose of acquiring the buildings, machinery and equipment, lands, etc., of the Ontario Cement Company, Beachville, Ont. The company is understood to own 170 acres at Beachville situated on the Canadian National Railway, midway between Woodstock and Ingersoll. The property is said to contain valuable deposits of limestone and clay suitable for producing cement. An appraisal made a year ago valued the limestone and clay deposits at $600,000 and buildings, machinery and equipment, less depreciation, at $230,316.36. The company is endeavoring at present to dispose of $180,000 worth of treasury stock. The premises are subject to a mortgage given by the Ontario Cement Company to the Brantford Trust Company to secure a bond issue on which there is outstanding approximately $26,400. The company is at present in the stock selling stage. Stock in this company can only be considered as speculative.

Question—*I wonder if you can tell me anything about the Canada Gold Syndicate? Would there be a sporting chance in this for a business man?—S. E. P., Parry Sound.*

Answer—The Canada Gold Syndicate proposes to purchase properties in the Ontario gold region. These properties will be purchased and developed after they have been inspected and approved by Canadian mining engineers. The organization will include three mining engineers, one of whom has already been secured. This engineer has a wide reputation as a reliable authority. Of course this scheme is a gamble and no one should put money into it unless he is in a position to gamble. Colonel C. G. Royce, the man behind the scheme, is quite a substantial man. He is well known as a big shareholder in Hollinger, Dome, and Mining Corporation.

Question—*Please give me your opinion regarding Southern Canada Power. Has the company paid any dividends on the common stock? Do you think this a good investment?—R. J., Belleville, Ont.*

Answer—Southern Canada Power is an attractive investment. The earning record of the company has been very satisfactory and the net profits are growing with the passing months. The company has been paying dividends regularly on the preferred stock since April, 1917, and on September 1923, an initial dividend of $1 per share on the common stock was declared. The earnings available for dividends on the preferred stock in 1922 amounted to $150,000.69. The 1923 earnings available for preferred dividends are estimated at $240,000. With additional receipts from the increased capacity of the company's plants and contracts already made, the earnings for the next four years available for dividends of $150,000 per annum on the preferred stock are estimated for 1924 at $339,000, for 1925 at $443,000, for 1926 at $629,000, and for 1927 at $644,000.

Question—*I shall be obliged if you can give me some information regarding the Western Homes Limited, Winnipeg.—E. H., Winnipeg.*

Answer—Western Homes, Limited, is regarded as a sound mortgage company placing loans on improved farm property in good farming districts and on city property in Winnipeg. Loans have, we understand, been made on a conservative basis. The company started business with a half million dollar capital, but later increased this to five million dollars. Stock has been sold on the annual savings plan, and to-day subscribed capital is well in excess of two million dollars and paid up capital more than $600,000. Semi-annual dividends have been paid regularly since its inception, at the rate of seven per cent. per annum. According to the 1922 annual report, the latest report available, the net profits for that year were $44,295.79. During the year the company collected on mortgage accounts $112,670.94. The paid up capital during 1922 was increased by $143,696.66.

Answers To INSURANCE QUERIES

Question—*What do you think of the stock of the Empire Life Insurance Company? Who are the men behind the company?—N. B. W., Georgetown, Ont.*

Answer—The Empire Life Insurance Company is a sound concern and the men in charge have had considerable experience in life insurance in Canada. They were formerly associated with well-known companies. The stock of life insurance companies in Canada has shown a high degree of safety. In some cases handsome returns have ultimately been realized. In purchasing such stock you must be prepared to wait some years for dividends. The board consists of M. P. Langstaff, president; W. B. Pearce, and S. Casey Wood, K.C., vice-presidents; directors—C. M. Colquhoun, T. R. Creary, K.C., F. H. Kirkpatrick, W. D. Jackson, S. R. McKellar, A. H. Vandeburgh, George E. Shaw.

Question—*Would you kindly inform me as to the financial standing of the Capital Life Assurance Company, Ottawa?—E. D., Vancouver.*

Answer—The Capital Life Assurance Company commenced business in January, 1912. The authorized capital is $1,000,000, of which $409,900 is subscribed and $129,285 paid in cash, according to the latest Government report. The total assets of the company are given at $920,493.95. As the company maintains the necessary deposits with the Government for the protection of the policy holders, it is a safe one in which to insure.

Question—*Would you please give me your opinion of the Commonwealth Life and Accident Insurance Company stock?—Subscriber, Galt, Ont.*

Answer—The Commonwealth Life and Accident Insurance Company, with headquarters in Hamilton, started business in June, 1922. At the end of the company's first year it had $1,306,810 insurance in force. Its assets stand at $89,769 and liabilities at $67,212, leaving a surplus of $22,426, which, added to the paid-up capital of $55,350 gives a security to policy holders of $77,776. The company passed its first annual report without having received a death. This is a remarkable achievement when one takes into consideration the adverse conditions, financial and otherwise, that existed during 1922. Life insurance stock in Canada has shown a high degree of safety as to principal. Some companies have good dividend records. It is customary, however, and necessary for such companies to build up large reserves before paying dividends. It will probably be some considerable time before the Commonwealth Life will be in a position to pay dividends. You must remember when buying such stock that you might have difficulty in selling it to advantage at any time you wanted to make a quick sale.

A number of subscribers lately have sent in queries regarding financial and insurance matters and have failed to give full name and address. Anonymous enquiries will not be answered in these columns. To subscribers who have sent in such queries if they will repeat their query and accompany this with name and address, answers will be given.

The work of the financial editor will also be lightened if enquirers give the address of the company about which information is desired.

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J VERNON McKENZIE, *Editor* J L RUTLEDGE, *Associate Editor*

Saying "Success" *with* Flowers

By ALAN MAURICE IRWIN

Thomas Duggan took hold of a bankrupt business—and made it worth half a million

TWENTY-EIGHT years ago a man in the little village of Brampton, Ontario, saw a vision. To-day that vision has become a reality, has developed into a business which gives employment to three hundred and fifty people, has paid its owners a tidy little fortune and has reached in several ways world wide distinction.

The man is T. W. Duggan, the business Dale's, and any florist will tell you that Dale's is Duggan, and Duggan is Dale's. That statement 'any florist' is no exaggeration, either. Literally every florist in Canada who can be reached by express knows Duggan.

Winnipeg, Vancouver, St. John's, Newfoundland, Chicago, Pittsburg, New York, Montreal—the list of places where the products of Dale's greenhouses are bought would sound like a station-master calling the stops of a transcontinental train.

The man who built and runs this marvelous business does not hold one share of stock in it. For twenty-one years he was a trustee and now as manager he still controls the destinies of this overgrown conservatory.

* * * *

IN 1896 Tom Duggan was deputy-sheriff of Peel County. He was also agent for the Canada Life Assurance Company, sold fire insurance and represented R. G. Dun and Co. in his spare time. He was thirty-seven years old and according to the doctrine erroneously attributed to Osler was therefore almost ready for the discard.

If there is such a thing as a romance of business, Tom Duggan's career constitutes one. Sound common-sense and an evident belief in the maxim that honesty is the best policy formed the foundation of a structure that his vision foresaw.

One thing London visitors to Canada admire is the beautiful appearance of our florists' shops. These are indeed a far cry from the flower-girls of Ludgate Hill and Piccadilly or the rough lumber stands of Covent Garden Market. But while we pride ourselves upon our Canadian superiority in this respect we seldom stop to think of the places where the flowers thus tastefully displayed are grown. We imagine, probably, that just outside the city limits of our own particular "home town" truck gardens produce these now indispensable aids to table and interior decoration. It is safe to say that we never think that behind all this beauty lies romance and a half million dollar business and that back of that again is a man who has risen from comparative obscurity to a unique position.

Tell a merchant prince or a manufacturer that a payroll the size of his own lies back of the Columbia roses on his dining room table and you will surprise him. Tell him that in twenty-eight years this business has grown out of a small truck-garden and he will ask you how it was developed.

A study of the principles involved in the building up of his own concern will show him. A thorough knowledge of the business coupled with a desire to learn all that could be learned through investigation and from others, an obvious sincerity and almost uncanny powers of concentration constitute the qualifications which made possible the evolution of a prince of florists and with him the development of a business which long after he has passed on will remain a tribute to his ability.

During the course of a recent interview the following incident, which admirably illustrates his powers of concentration, took place. In the midst of a sentence Mr. Duggan was interrupted by the entrance of a third person into the room. Introductions were effected and for four or five minutes a general conversation ensued. When the visitor left, the "Flower King" not only picked up the thread of the discussion but he completed the sentence which had been left unfinished.

T. W. Duggan and one of his orchids.

The ability to do that will be envied by many business men who are interrupted while dictating.

From vegetable gardening to the thirty acres of flowers under glass that constitutes the Dale Estate of to-day is a far cry. Thirty five or forty years ago a second generation Canadian of English extraction, named Harry Dale, had worked up a small but successful truck garden. He climbed onto his wagon daily and peddled his products in and around Brampton, and in 1882 built a greenhouse to force early onions and lettuce. Inheriting the Englishman's love of flowers from his father, he planted a rose-bush in the centre of this glass house and as it flowered he plucked the blooms and gave them as premiums to his few customers. So great was the demand that he decided to commercialize his open-handedness.

This was the genesis of Dale's. By 1886 the business had grown and there were two or three additional houses, but with his increasing business the truck gardener found that he needed loans for expansion.

A practical grower, but a very impractical business man, he was dismayed to find when he asked for a rating that the mercantile agency would not give it. He found that his business, seemingly so prosperous, was insolvent. The absence of books made an investigation difficult and consequently borrowing from the bank was out of the question and no loan company could be found willing to take a risk. The financial agency suggested that a young man with a knowledge of the fundamentals of business should be engaged to take charge of the financial end of things and recommended T. W. Duggan.

For a month the many-sided deputy-sheriff sorted the wheat from the chaff and at the end of that time reported to Mr. Dale that if his creditors decided to take concerted action his affairs were in such shape that he would find himself a bankrupt.

"What shall I do?" Dale asked.

The substance of the reply was:

"If you care to have me take over your books and make your financial arrangements I think things can be straightened out."

Salary Depends on Accomplishments

THIS was agreed upon and another job was added to the list of undertakings of T. W. Duggan. He kept on his other work because he had accepted the new one on condition that he should be paid no salary until the end of the first year. Then—and not until then—Mr. Dale was to decide what he thought a book-keeper was worth to him. From that day to this Mr. Duggan has been paid on the same basis. He has never stipulated what his own salary should be but always has left that to be decided at the end of his year's accomplishments.

Dale's first act was to execute an unconditional power of attorney in favor of his new book-keeper. Armed with this he went to the bank and during that first year borrowed from $16,000 to $20,000 in order to pay all the notes which were owed for coal and other supplies. At the same time a vigorous campaign was instituted to change the business to a thirty day basis. To this day Mr. Duggan thinks that too much credit is an evil.

They tell in Brampton amongst the old timers who knew Harry Dale, that it was only in the early days of Tom Duggan's incumbency that there was ever a danger that the two would seriously disagree. Then was over the credit question. Dale, under whose management about nine months of a total year's business was not paid for, feared that to press these customers for payment within thirty days would result in the loss of their custom. Duggan thought otherwise and for a week they were undecided. Then:

"Look here Mr. Dale, *I* can't grow flowers and I don't interfere with you; you can't keep books so—"

The other saw the point.

"Tom, you're right, but I'm scared. Do what you think best, but for heaven's sake don't tell me about it."

A dealer in Medicine Hat said not long ago that this was one of the finest moves that had ever been made in the flower business. At that time customers frequently owed the retailers for a long time, with the result that the retailers were not able to pay the producer. In 1900 when he became managing executor Mr. Duggan changed this to fifteen days and there it now stands although fifty per cent. of the customers representing twenty five per cent. of the volume of the business, pay C.O.D.

When Duggan took charge of the books one of his first actions was to have Harry Dale execute a will and take out life insurance to cover the loans which had been obtained from the bank to pay off the various creditors. These loans had as their only security the endorsement of T. W. Duggan—and it was well known that "Tom" hadn't that much money. Quite a tribute to his integrity and ability!

When Harry Dale died in 1900 the fifteen thousand dollars of his insurance constituted sufficient working capital to enable the business to be wound up without losses. That winding up was completed two years ago when the estate was changed at its then book value into a joint stock company. The book value which did not include an allowance for good will was approximately $450,000. In 1900 it was worth $35,000 as a going concern and considerably less than that as improved real estate.

T. W. Duggan says that just as there are fashions in clothes so there are fashions in flowers. A few years ago the Killarney rose was introduced into Canada, and for two or three years it enjoyed a great demand, then for 8 years the demand entirely ceased and only recently has it again become popular. Every year Dale's tries to develop a new variety or introduce one that has been created elsewhere.

Some idea of its growth under the management of T. W. Duggan can be gained by a comparison of size when he took over complete charge and now. In 1900 there was about three-quarters of an acre under glass, now there are between twenty-eight and thirty acres. Then there were seventy five thousand square feet of glass, now there are one million seven hundred and fifty thousand square feet. In 1900 it was worth $35,000. Two years ago it was valued at almost $450,000 and is still expanding. Eighteen acres of land have grown to one hundred and forty acres and the number of employees has increased from eighteen to more than three hundred and fifty.

The Dale Estate, Ltd., now grows about thirty different varieties of flowers, nearly all of which are in the following list, in the order of their quantities and importance:

Roses, carnations, orchids, lilies of the valley, chrysanthemums, sweet peas, violets, Japanese lilies—white and fancy, antirrhinum—familiarly known as snapdragon, marguerites, calendulas, tulips, daffodils, narcissus paperwhites, narcissus soleil d'or, freesia, gladioli, gypsophila, peonies, pyrethrum—the daisy family, gaillardia, delphiniums, achillea, scabiosa, statice, celosia and pansies.

In what are known as "greens" the Dale Estate grows, asparagus plumosus, adiantum— maiden hair fern, smilax, mignonette and fountain grass.

That the list represents but a small proportion of the total varieties grown, however, is evident from the fact that in roses alone there are twenty different kinds. These are: Angelus, Annie Laurie, American Beauty, Butterfly, Betty Uprichard, Commonwealth, Columbia, Claudius Pernet, Captain Kilbee Stewart, Ethel Somerset, Hoosier, Lady Maureen Stewart, Ophelia, Premier, Rev. Page Roberts, Sunburst, Sweetheart, Premier Sport and seedlings.

Last year, estimating conservatively, the Dale nurseries grew more than twelve and one-half million blooms. Their output is from one-third to one-half of that of all the greenhouses in Canada, so a mathematical mind is not required to find that Canadians bought between twenty-five million and thirty-five million cut flowers last year. These flowers which cheered the sick, beautified houses, honored the dead, bedecked the brides and ornamented the tables of Canada cost from a million and a half to two million dollars.

As a result of quantity production, inspection and grading, there is now a quality for every purse, although at one time only the rich could afford cut flowers.

Commenting upon the three or four occasions when flowers are considered a necessity, Mr. Duggan says:

"The principal demand for weddings is for orchids and lilies of the valley, although roses enjoy a tremendous popularity. Roses seem to be preferred for funerals. For brightening the sick room people want flowers which have not too strong an odor. Floral decorations for tables depend upon a great many things. The hangings of the room, types of flatware, glass and cutlery and the nature of the occasion govern this."

It is obvious that with a growth such as Dale's has experienced under the guidance of one man there must have been many times when only a man with vision could have seen it through. In the early days some pictures of the vast enterprise of the present day must have shown themselves to the man's imagination and only confidence, supported by sound judgment, could have foreseen such tremendous development.

Like many other successful men, T. W. Duggan's one hobby is work. In his younger days he was a lacrosse player of some note and now he is honorary president of the Brampton lacrosse team and goes to the games when he can get away from his work. But he does not play golf, he may know an ace from a ten spot, but not from experience, he comes back with a grip innocent of liquid ballast when he goes to Montreal and he doesn't smoke. He is a kindly business man, keen and likeable, shrewd but unswervingly honest, sympathetic though not to be imposed upon. In fact T. W. Duggan is just a very human man of sixty five who impresses you with his sincerity when he shakes hands with you, who looks as though he had taken good care of himself, a man with a pleasant clean-shaven face, smile wrinkles and, as he himself describes it, "a skinny old bald head!"

A good deal of his success may be attributed to his selection of lieutenants. He has manned the commissioned ranks of the business with able men who have come up through the ranks. One departmental manager started twenty-six years ago in the furnace room shovelling coal; two others have been with him since the period antedating the death of the founder. He says that when any executive picks an assistant he should give that man full responsibility.

"Unless he feels he can't handle a situation, I don't want him to come to me," is Duggan's dictum. "His department is his own concern. If he thinks that my experience may be valuable to him, he is welcome to it, but it is never thrust upon him."

"But if he falls down?"

"That, to a great extent, is the fault of the manager. When you pick a man for promotion, it should only be after you have studied him thoroughly and are assured of his ability to handle the job. Don't give a man a job that is too big for him, but when you do give it to him *let him run it*."

He was asked what guided him in his decision not to wind up the estate immediately, when the reading of the will named him as joint executor.

"A study of the situation," he replied. "I gathered all the information I could, read everything I could lay my hands on, and the following year I made an extensive trip through England, France, Holland and Germany. As a result of my investigation I found that the flower industry there was as staple as the cloth industry.

"The facts were that co-incident with the growth of the country, continuous expansion was justifiable. As the Dominion grew in population and wealth, it must grow in culture. Culture and wealth would demand flowers. So I borrowed from the banks and private individuals and expanded the plant."

These early borrowings totalled approximately $140,000 over a period of three years and much of it was obtained in loans of five and ten thousand dollars. Here again Duggan's personal reputation made this possible, as a business composed of glass structures and highly perishable stock in trade is not a very good risk. Without the confidence of his friends that growth would not have been possible. With the exception of two war years, there has been a steady annual enlargement and this is explained by Duggan's market policy. He doesn't believe in waiting for markets. He makes them. Since the advent of large scale production, cut flowers are within reach of the average purse and for this Duggan's unit cost principle is responsible. He explains:

"Everything we sell is based upon the actual cost of production, plus a reasonable profit, and as a result of that policy, an ever-widening market is created. Take orchids for example. At one time these beautiful blooms were available only to the very rich. Now they are priced so that most tastes can be gratified.

"I have been given to believe that the recent increase in the tariff upon cut flowers entering the United States was directly aimed at the Dale Estate, but even at that we can lay down orchids in New York, after paying forty per cent. duty and transportation charges, at a lower price than they can be produced there."

Not many industries in Canada can do that!

The Origin of Orchids

SOME years ago a Danish "grower" who had been hard to get along with walked into Mr. Duggan's office to announce that he was going to quit. He had made this same announcement several times before but had been dissuaded. This time however he seemed obdurate.

"No, Mr. Duggan, you can't stop me now," he stated emphatically. "All my life back home I been growin' lilies of the valley and orchids together and here I only got lilies. I'm so lonesome for my orchids I got to go back to England where I grew them."

He was a valuable man and quick thinking combined with vision saved the day.

"Would it be the same if the orchids came to you?" his boss asked.

The Dane's face lit up. "Would you do that? Would you buy me orchids to grow with my lilies?"

The upshot was that two hundred plants of four different varieties were imported, and Dale's is now—just eighteen years later—the largest grower of orchids in the world.

One day recently Mr. Duggan received telegraphic orders from Pittsburg and Chicago for, respectively, four hundred and six hundred orchids. More than a thousand dollars' worth of flowers!

The reasons for these imports from Canada lie largely in the United States system of distribution. Between ninety and ninety-five per cent. of the business there is done through commission houses. T. W. Duggan is strongly of the opinion that where possible the middleman should be eliminated.

"Flowers are cheaper here than in the United States because we sell direct to the retailer," he says. "Of course, in some circumstances the middleman is of great service to the retailer. There is but one firm in Canada and it is indeed helpful to the retail trade. Situated in Montreal, rather remote from the growers and carrying stocks in a well-kept cold storage, the Montreal Floral Exchange is able to fill rush orders and take care of emergencies.

"Throughout most of Ontario, however, our railway express facilities are so good that we can supply the flowers just as quickly as a wholesale distributor."

Asked as to how he accounted for Dale's nation-wide business, Duggan summed them up: "Price, quality, friendship and service. We—and I think this must apply to any business where accessories are required—make a point of handling everything that a dealer requires. It was the outcome of our policy of carrying every kind of flower that he might ask for. Now we supply baskets, frames, designs, paper, twine, ribbons, chiffon, clips, cards and many other items.

"The result is that there is a tendency on his part to do all his business with us, as it saves him time and trouble, reduces his express charges and eliminates a considerable amount of bookkeeping."

An old dealer in flowers in Wolfville, N.S., still tells a story of a visit paid to him by T. W. Duggan some years ago.

"He came into my store one day, looked at my flowers and asked me where they came from. I told him that I got them from a man up in Canada named Duggan and he asked me if I had ever seen this chap. I said that I hadn't but I'd like to because I always had square dealing from his concern. He looked at me and said: 'You seem to be truthful, but you're not telling the truth when you say you never saw Tom Duggan!' Then I tumbled.

"Didn't want to sell me anything either, just came in to shake hands!"

That is the sort of thing to which Duggan alludes when he says that friendship has helped in the expansion of his business. Periodically he takes trips across the continent just renewing his acquaintance with his customers. He never sells and he has no travellers. "You can't know your customers too well."

Some of the Hazards

WHILE in many essentials the business of growing flowers is comparable to other types of industry it is, of course, attended by greater hazards than others.

In the winter, when breath mists in front of you and you muffle yourself up in a heavy coat, fur lined gloves and goloshes, the "growers" in Dale's are going about their work coatless. They mop their brows and complain of the heat while you, separated from them only by an eighth of an inch of glass, stamp your feet and pray for the gentle zephyrs of Summer.

Imagine what would happen to the hundred thousand dollars worth of plants if the heat failed. A burst water-pipe spells discomfort to a householder. It would spell stark tragedy to Dale's with its hundreds of workers.

Last June Ontario experienced a windstorm which played havoc with property throughout a considerable portion of the province. Luckily, all Duggan's business

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BRASS TACKS AND PAINT

By HENRY HOLT

ILLUSTRATED BY R. VAN BUREN

"JIM, you wouldn't sell me a calamity-howler, would you?"

The man looked across at his wife without that quick smile of his. The question—or perhaps it was a note in her voice—sent a ripple across the perfect serenity which distinguished him.

"A calamity-howler? Why, honey, you're the last person on earth I'd call *that*. I don't believe you'd admit anything was a disaster if it stared you in the face. We've been married more than a year now, and I've never once heard you give even the tiniest squeak about anything—"

"That's just it, Jim," said Sonia Brett. "There hasn't been anything to make anyone give even the tiniest little squeak. And I can't help feeling sometimes that our happiness is too good to last. This isn't a hunch, it isn't pessimism. I simply don't believe people go through the world with the joy that is ours, lasting all the time. There's a price to pay, Jim, for everything we get on this earth. And what have we paid? Sometimes it makes me almost—afraid."

"Why, dearest, you pay every minute you're alive." He was even further from smiling now. "Happiness is a dividend for your sweetness. I often think that nothing short of paradise is fit to hold you. You have a right to all that sort of thing. There isn't one woman in a billion could hold a candle to you."

"Dear man," Sonia said, stroking his hair, "sometimes I really think you believe that, though it isn't true, of course. I think I love you as much as a woman could love a man, and it is true that I am always thinking for your happiness. I want you to go on getting everything life has to offer, but we mustn't live in a fool's paradise, dear. I just don't believe this could go on indefinitely. Life is always made up of both light and shade."

"Sonia, I'll tell you something," came from Jim. "I don't know which I love best—your eyes, your hair or the voice that is a part of you."

"But if I lost my eyes and my hair and my voice—"

"I should love you just the same. I couldn't help it. That isn't what I was going to tell you, though. Now, don't laugh, even if it sounds silly. Do you remember a black cat wanted to get into the cab with us the day we were married?"

Sonia shook her head.

"No," Jim went on. "You were busy saying goodbye to everyone. Well, I didn't speak about it then because I didn't want you to make fun of it. But that cat surely looked like a million dollars to me."

"You superstitious old dear. They're lucky, of course."

"Wait a minute. I'm not talking about just an ordinary black cat. For me it's got to be a black cat with a white face. There, I knew you'd laugh, but I can't help that. The thing's real, Sonia. It hasn't happened often, perhaps four or five times in my life. It's a fact, though, that every time a tremendous stroke of good luck is coming my way there's a white-faced black cat mixed up in it. There wasn't any question left as to whether we were going to find everything wonderful after I saw that little fellow the day we were married."

Sonia smiled. She wasn't of the superstitious order.

"I'm glad if it pleased you, my Jim," she said as though to a child. "But when you came right down to brass tacks, the question of whether we're to have a good time or not depends on something much more tangible than black cats with white faces."

"You mean?" He was always open to reason with her. And perhaps—who can tell?—she was right now.

"It depends on us—you and me."

JIM BRETT was third assistant deputy secretary, or something equally vague, to the president of a great Quebec shipping house. And even this was an achievement, because he had begun at the bottom. Though he had no knowledge of that interesting fact, Mr. Macginnel, the president, had kept an august eye on Jim and marked him down as one of the men who some day might become a power in the office.

"He's young yet," the president observed to his own right hand executive, "but mark my words, watch him. When he gets properly into his stride he'll kick the world before him. Give him time; all he needs is experience. Say, somebody's got to go to Manila pretty soon to fix those contracts. How about it? Jim Brett's the very man. Can we spare him?"

"I guess so. He could go by the *Apia Maid*. We've got her scheduled to sail in three weeks."

"Send him," snapped Macginnel, dismissing in two words a subject which was destined to turn the world inside out for a woman and her man.

Jim sailed; went down the St. Lawrence on a rusty old steamer with important documents in his portmanteau and a lump in his throat while a woman on the wharf still stood with blanched face staring down the ship's lane—staring and trying in her daze to get a grip on facts with which she must grapple. And all those facts resolved themselves into one big hurt. Jim had gone. Her earth-god was with her no more. For an hour she stood fighting, fighting for that calm poise which had been hers up to the last minute. Mechanically, even, she had smiled at him when the ropes were cast off, when the space between wharf and steamer widened to ten feet, twenty, fifty! And her smile had remained, frozen, for his sake, even though in those few moments some evil prescience had bitten like acid into her active consciousness. Jim had gone; but what of the return? "Within four months," he had said. Yet there on the wharf, bewildered by the agony of it, Sonia felt—call it clairvoyance, modern witchery, or what you will—that though other vessels sailed that day and would run with the precision of railroad trains, nestling at long last in some friendly corner, the *Apia Maid* had gone out into the great unknown.

As in some form of hypnosis she went back home; there mechanically slit open a letter, and the laugh that came from her was the laugh of one who, bearing life's burden to the uttermost, is suddenly harassed with a new load. Aunt Mirabel, her only relative, was dead.

For ten days Sonia drifted dreamily through her empty routine, and then came decision. In work, alone, she would find surcease. With Sonia action ever followed swiftly on the heels of decision, and in less than twenty-four hours she was back at a desk deserted over a twelvemonth. A letter, buoyant and full of promise, came from Jim, mailed at Panama. And then a great silence.

A week—two—three—and still silence. Feverishly the woman watched the shipping reports.

TWO men, unusually serious, sat in Mr. Macginnel's office. The first momentary doubt had been raised concerning the *Apia Maid*.

"Queer thing she wasn't once signalled after leaving the canal," commented the president. "She'll turn up all right, though. There's no safer skipper afloat than Cameron. But, say, get out the insurance papers. I'd like to see they're all in order."

Another twenty days, and Mr. Macginnel began to reconsider his view. The excellence of Cameron as a master mariner notwithstanding, strange things happen at sea—things against which God intends no captain to contend. Twenty days more, and tentative arrangements were made for another vessel to take the *Apia Maid's* place in the shipping schedule. A grim business, and sordid, this losing of a steamer at sea. Dollars and souls lost, and only dollars regained. You wait months while heart strings are pulled taut to breaking point, then you sign a receipt and, hey, you have another steamer resembling the first as one pea is like its fellow. But there were men in the steamer that didn't come back, were there? Well, weren't they insured? No? Short-sighted, very short-sighted. Men who ride the sea in ships take risks!

And women must weep! Or wait, dry-eyed, hoping when all save hope is gone. So Sonia Brett waited, not for that rusty man-made thing that carried her love away, but for her man.

Came the day when the *Apia Maid* was officially "missing"; came endless grey days, weeks, months when only the mill of business preserved sanity for Sonia, even on a dismal March morning while rain fell pitilessly and a bitter wind lashed Quebec, while elsewhere, under a blinding, baking sun, a coatless sailor on a becalmed schooner, sluicing down the deck, dipped a bucket overboard and began to heave it back on a line. He was humming a chantey famous for a hundred years among seamen.

"Blow, blow, blow the man down—"

he croaked like a crow. And then stopped. Stopped croaking and hauling. He was a thirsty brute, this shell-back, and the sight of something floating by the side of the schooner tickled memories fraught with both pleasure and pain. There was that time, for instance, in 'Frisco, when he ran up against Bill Steadman, an old shipmate. The two hadn't clapped eyes on one another for ten years or more. No wonder they got soused together. Next day Bill fought the mate of a hooker when the pair found themselves bound for China, Shanghai'd. Rare fight it was, too. But the mate got him.

The musing mariner barely dipped his bucket under a bottle half a-wash.

"What a hell of a hope!" he soliloquised even though the cork remained in place. "Miracles don't happen."

"Blow, blow, blow the man down—"

Almost he had lost interest. Up came the bottle. His great paw closed over the neck and he shook the thing. Empty! Back swung his arms as he began to heave it away when someone spoke to him. For three minutes, still clutching the neck of the bottle, he argued with another deck hand about good old days when sailors *were* sailors. And then, mechanically, he pulled out the bottle's cork, peered quizzically into the neck, and—saw the folded paper within. Cracking the glass against the rail, he smoothed the

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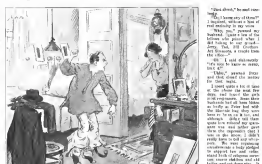
The burning eyes turned to the sea, swept slowly along, lids narrowing as he noticed something that might have been a bird in the far distance.

NANNIBUTYAH AND THE GOAT



His stockinged feet protruded from the bottom of the trouser-legs and the trousers were pulled up just above the calf of his leg. There they stuck.

A Peter and Pokey Story—a Gloom-chaser

By NORMA PHILLIPS MUIR

ILLUSTRATED BY R. M. BRINKERHOFF

"PETER, what does wor. hro. mean?" I asked.

"How do you spell it?" asked my husband over his morning paper.

"W-o-r and h-r-o, two words," I said. "I can't find them in the dictionary."

"Never heard of them," announced Peter. "Where'd you see them, anyway?"

"On a letter, it was a letter of yours," I admitted, "and it had something in it about wor. hro. Barnes and the gr. . . ."

"Pokey, you've been reading my mail!" yelled Peter. "That isn't in the contract—and besides it was my masonic program you read."

"To hear you, one would think The beauty and the loveliness had passed away from earth," I remarked. "I didn't read your old program, it was in the waste-paper basket, business side out, and I just saw those three or four meaningless hylogaries."

"Hieroglyphics," groaned Peter.

"Oh, all right," I said, "I went to school too. I was just trying to be funny."

"Well ease off," he advised, "the strain may be fatal. Now seriously, Ruth, there is one thing I will not tolerate, you must not read my correspondence. It is a thing as private as my prayers."

"If it isn't any more lengthy or original it isn't worth reading," I said. "All right, all right, but tell me, what is a wor. hro.?"

"It is worshipful brother, and gr. mar., as our new secretary insists on abbreviating it, is grand master. Happier?"

"Heaps," I said. "Where do we go from here?"

"This is the end of the journey," Peter told me. "I'm not going to spill anything more."

"But Peter, is there really a goat?" I begged, regarding him quite seriously.

"Certainly," he agreed, "a whole herd of them, and a pulpit and a gavel and footlights and a bouquet for the leading lady. 'Sno use, Pokey, the fish aren't biting this morning."

Peter went off to work and I sat down to think a while. He had joined the Masons a month before, and to date he had spent eleven nights away from me. He refused to tell me even the things he might have divulged, and I knew this because of little things other wives dropped. The night of the initiation I was much more nervous than he was, and sat up until half past one waiting for him, and then when he came in he was as chipper as a dog with a sausage, and refused the light lunch I had ready for him.

"Sick, darling?" I asked tenderly.

"No—full," he grinned. "Rolls and butter, cold chicken and ham pie and ice cream and coffee."

"I'm so glad," I said. "Did it hurt much, dear?"

"Only when they branded me," he grimaced, and when I went to put my arm around him he winced and moved away, but although I watched as carefully as I could when he undressed, and tried to catch a glimpse of his shoulder, I didn't see anything.

"It is a wonderful organization," he said proudly next morning. "There is very little I am at liberty to tell you, but let this sink in. If at any time you are in trouble, serious trouble, go to the master of my lodge and tell your tale of woe, and if it's possible for earthly kindness to ease your burden it'll be eased."

"Y-y-yes, O-dear," I said, quite moved.

"It is a secular organization, embracing all the true Christianity there is going," he continued, "but do not seek to learn more—it is hardly decent to probe into a thing of this nature."

"But why do they have to brand you?" I asked. "To see if you are strong in the faith?"

"The subject is closed," Peter told me kindly.

"Amen," I said. "Have another meat ball?" but Peter sighed as though his soul and Masonry were above anything so petty, and with a fatherly caress he left me.

"So this is Fame," I soliloquized. "Well—none so stupid as those who won't try to see, that's all."

I THOUGHT quite a bit about the matter during the next few weeks, when Peter's new religion was claiming his every evening. I wanted him to have a good time all right, and I'm not like a lot of wives who demand every evening of their husbands and never condone even one little poker party, but I thought eleven nights in three weeks was getting to be a bit thick.

"If your soul is in such condition that you need all this Masonic care, you're pretty far gone," I said one evening, but Peter merely stuffed a little black package into his pocket, kissed me and went off.

"Might as well be a widow," I sniffed, and then just as the thought of all the other lonely wives struck me, the idea came. I was so excited I couldn't sleep, and when Peter came home about one, I was still awake and planning. I tried to glimpse what the little parcel was, but he smuggled it into his drawer and never told me a thing about the meeting.

"There is one consolation to this Masonic business," I said tartly. "It's too holy for me to expect you to come home happy drunk. That's one thing I don't need to worry about."

"Playing Pollyanna?" smiled Peter.

"A failure would be nearer it!" I stated. "How many were out to-night?"

"About forty. Why?"

"Just wondered," I said. "Is that an average attendance?"

"Just about," he said carelessly.

"Do I know any of them?" I inquired, without a hint of real curiosity in my voice.

"Why, yes," yawned my husband, "quite a few of the fellows who joined when I did belong to our crowd—Jerry, Tad, Bill Crothers, Art Simmons, a couple from the office—"

"Oh," I said elaborately, "it's nice to know so many, isn't it?"

"Uhhu," yawned Peter, and that closed the matter for that night.

I spent quite a lot of time at the phone the next few days, and found the girls most responsive. Since their husbands had all been bitten as badly as Peter had with the Masonic bug they were keen to be in on it too, and although I didn't tell them quite how colossal my ignorance was, and rather gave them the impression that I was in the know, I didn't really have to tell any whoppers. We were organizing ourselves into a body pledged to support law and order, stand back of religious societies, succor children and old ladies and put down vice. It seemed like quite a big order, but as I said to Marion, whom I was going to appoint my chief High Standby, "the more we attempt the more we'll accomplish, and even if we don't do everything we try to do, the more varied our program is, the more fun we'll have out of it, and if there is one thing I cannot stand it is monotony," and Marian agreed.

I am quite sure that everything would have gone off splendidly if Peter had stayed out of it.

"Ruth," he said, the day before our inaugural meeting, "to-morrow the G.O.C. of this district is going to be here, and we are to have a meeting for his benefit. Press my breeks a bit, will you?"

"Which ones?" I asked.

"What do you think the G.O.C. is?" he asked.

"Lord knows," I retorted. "You're talking in initials so much these days that I almost expect you to come home and hand me a code for our luncheon conversation. Nothing like being careful, is there?"

"G.O.C. is General Officer Commanding—the district," explained Peter with annoying precision.

"I thought it was Great Old Cuckoo," I remarked. "Are we having the militia or the Masonic society for dinner, dear?"

Peter jabbed savagely at his chop, hit the bone, and the whole skidded from under his unwary fork and came my way.

"I have one, thank you," I said, and Peter glowered.

"What time is the meeting?" I asked as Peter retrieved his chop and attacked it again.

"Two thirty."

"My prophetic soul!" I gasped.

"Whasamatter now?"

"Nothing, only the W.M.S. is meeting here to-morrow and I don't particularly want you around," I said.

"I won't be around," he promised. "I'll be out of here at a quarter of two and not back until around six. Will that suit?"

"Yes, and if you get your breeks now I'll press them this afternoon," I promised.

OTHER things interfered, however, and I didn't get the breeks pressed until the next morning, and then it was a calamitous operation. I had one side beautifully done when the bell rang, and as I had a sort of a hunch what it was I went. An enclosed truck stood outside and I instructed the man to drive to the side and leave the order there. Then I scurried through the house and helped him to get the goat down the cellar.

Our organization was complete you see, and we had planned our meeting of the W.M.S.—Women's Masonic Society—for that afternoon, and as no one has ever heard of a Mason without a goat—I had rented one for the day.

"What'll I feed it?" I asked.

"Just give it some parsnips and carrots and maybe a bit o' green," said the owner. "She's a purty tempered critter so long as no one hurts her, but if she gits riled—" his pause was ominous.

"We'll be good to her," I said. "Nice Nanny—be sure you're here for her at half past five," I directed, and after watching him tie the goat to the coal bin I hustled him out and ran back to the kitchen.

"Oh! Lord, don't let it have happened," I cried, and skidded across the kitchen to where a cloud of smoke was arising from the ironing board. I lifted the iron from where it had been reclining on Peter's breeks, and with the iron came the khaki. I wept. I couldn't help it, for I didn't know what Peter'd do, and I didn't know what I'd do if he didn't do something to the pants and take himself out of the house for the afternoon.

I had to work fast too, so taking the tears out of my voice I telephoned him.

"Peter," I cried, "you can't wear those breeks, the moths have been in them," which was quite true.

"Are they gone bad?" he asked anxiously.

"Couldn't be worse," I said. "There's a hole the size of my hand on one of the most prominent plain surfaces. What'll I do? Could you wear ducks?"

"I could, but they're covered with oil and grease. I've been wearing them in the garage."

"I'll get 'em and clean 'em," I cried. "Don't keep me now. G'bye."

I put a big kettle of water on, rescued the breeks from the garage and after taking stock of their state decided that the only thing to do was to wash them and then iron them dry.

"Some job," I groaned. "Pansy, you run down cellar and bring me up the soap."

Pansy went, and a moment later I heard the most blood-curdling yell, followed by a stampede up the stairs, and Pansy, her face like lard, burst into the kitchen.

"Missus Ronald, there's a—my lord—cow—down there—"

"Pansy—" I began—

"There is, mum," she insisted. "It shook its horns at me and mooed anything horrible."

"It's not a cow, Pansy," I said. "It's a goat."

"I'll do most anything, Missus Ronald, to stay with you and the twins," she said impressively, her color coming back gradually, "but I can't eat goat's milk, ma'am, I really can't, and it's no use to ask me."

"You don't have to," I assured her. "Just help me keep Mr. Ronald from going down there and seeing the goat, and I'll tell you all about it. The goat's just for some fun and it goes away to-night. Now get me the soap."

While I told Pansy about the fun that was coming, I made a grand lather and put Peter's breeks in the boiling hot suds and shook them. Making the water just cool enough to allow the immersion of my hands, I rubbed and lathered and lathered and rubbed, and when I finally took them from the basin they were as devoid of spots and soils as the others were of seat, and in my heart was a great thankfulness. Pansy and I each took a leg and rubbed with a turkish towel until much of the water was absorbed, and then I began the slow process of ironing them dry. It took two hours and a half, but when I was finished they looked so splendid that I was almost satisfied with the fruit of my labors.

PANSY, under the spur of the fun to come, had tidied up the house nicely, and by the time Peter came in she had a nice lunch ready.

Peter took a worried look at his slacks, and every little crease smoothed itself out of his forehead at sight of them.

"You're an old life-saver, Honey," he cried, hugging me. "I've been worried all morning. Now I'll get my boots . . ." and he started toward the cellar.

"Have your lunch first, dear," I suggested. "Where are the boots?"

"In the trunk with my military-clothes," he said. "I'll get them, Ruth."

I gave Pansy a look and she sidled toward the door, dashed down cellar and was back with the boots before Peter returned from washing for lunch.

"I'll go down afterwards and get my khaki collar and stuff," he said. "I know just where to lay my hands on them, in fact I put the shirt and collar out last night."

Pansy made another stealthy trip to the cellar, and this time she returned white of face and beckoned me into the kitchen.

"Missus Ronald, ma'am," she began, "I'm that scared—Mr. Ronald said he left them things on the clothes bars, and—they ain't there and that goat looks so satisfied—"

I ran down quickly and, sure enough, the clothes horse was stripped clean of the khaki impedimenta which had been on it.

I delved into Peter's military trunk, rescued another shirt and collar, handkerchief and tie, and bidding Pansy press them while we lunched I sat down and began to wonder what was coming next. I was not left long to wonder.

Peter thanked both of us for helping him, slipped Pansy a dollar, and with his war accoutrements over his arm went to our room. The twins were asleep in the sun-room, and knowing what an afternoon was ahead of me I thought I'd take a few minutes rest. I had just thrown myself down on the chesterfield when I heard a roar out of Peter.

"Ruth," he bellowed, "for Gosh sakes, come here quick!"

I went, and if it hadn't been that it was so serious I'd have had to laugh. Peter was hopping around the room in an ecstasy of rage. His stockinged feet protruded from the bottom of the trouser-legs, and the trousers were pulled up just above the calf of his leg.

There they stuck. He couldn't get them any higher to save his life, and while he couldn't understand the phenomena I knew that they had shrunken dreadfully—due perhaps to the very hot water and then from the fact that they had been pressed while they were very wet.

"What've you done to my pants?" gasped Peter, hauling futilely at first one leg and then the other. "Come on now—this isn't funny."

"I didn't do anything but clean and press them," I insisted. "Stand still and let me see what's wrong."

"I ain't their size," bellowed Peter. "These ain't my pants—give me my pants."

"They are your pants," I said. "If you'll be calm, I think we can do—something."

"Something's good," he hissed. "What'll you suggest, Mrs. Edison? Taking a couple of slices off me—a la Cinderella? Bah!"

"Peter—don't act like an infant," I said. "All I did was to wash—"

"Wash—" he roared. "D'you mean to say you put these pants in water?"

"Certainly, and rubbed them dry and then ironed them," I said, trying to speak easily.

"Washed 'em!" groaned Peter, "shrunk 'em, shrunk 'em, I tell you—ruined 'em. Now what am I going to do?"

"If you'd keep quiet for a minute or two I'd try to tell you," I begged. "You've got them over the worst part."

"I haven't," shouted Peter. "I can't begin to get 'em up to the worst part—what you mean by worst part, anyway?"

"Oh, stop yelling at me and take them off," I said. "I'm getting annoyed."

"You are?" said Peter. "They aren't your pants. I—"

"Take 'em off," I said. "It's a quarter after one. If you want to get to that meeting, take 'em off."

"I'll take 'em off, but I've got to have pants," he moaned, and he kicked the offending garments from one side of the room to the other.

"Now," I said. "It's a nice warm day, take off those heavy socks—you're not in France—and put on silk ones and take off that suit of underwear and put on your B.V.D.'s."

I GATHERED up the ducks and left the room, calling Pansy to my aid. By means of wrapping towels around the rolling pin and forcing it down the legs of the pants, adding a towel at a time, we managed to stretch the legs quite a bit, and when Peter yelled I went back with hope in my heart and the pants in my arm.

"Peter," I shrieked—for he had not put on his B.V.D.'s, but stood arrayed in my black Italian silk combination.

"They're darn tight—but they're so slippery the pants ought to go over them," he said sheepishly—

I threw the pants at him and collapsed on the bed. Italian silk does stretch, and Peter, even though he is taller a heap than I am, is ever so much thinner—but it was the opera top which got me! If it had had sleeves in it he could never have got it across his shoulders, but with the ribbon shoulder straps and extremely decollete back and front he had managed it. He was a perfect circus in that outfit, for the socks he had found were black silk, and matched the combination suit, but standing there, with a gap of almost a yard between the top of his socks and the bottom of the combination suit, with dainty two-tone ribbons across his huge shoulders, and the front embellished with embroidery—all he needed was a hair ribbon and a fan to go to a masquerade.

I just shrieked.

"This isn't any joke, you know," he said, "and I'm not sure yet I can get the pants on."

"There's a shoe-horn on my dressing table," I gasped, "but don't ask me to help. I'm too weak."

Peter tugged and pulled and pushed and massaged himself into those pants, and when they had finally reached the haven of his belt line he emitted a roar of satisfaction so great that the twins awoke crying and Pansy came on the run.

"Don't seem to me this is the shirt I put out," he remarked. "I haven't time to be fussy though. Say, Pokey, will you put my boots on me? I'm afraid to lean over."

I complied, and after handing him his cane, cap and gloves, brushing his tunic and warning him to get on

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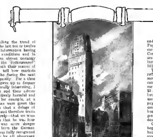
With Betty pushing, and me pulling on the rope and holding a carrot before his nose, we managed to get the goat upstairs

Nineteen Twenty-four—and After

By LT.-COL. JOHN BAYNE MACLEAN



NEVER before in my experience have we had so many enquiries as to the Canadian outlook. They come from all parts and classes of the Dominion. Undoubtedly our future is causing great anxiety. The prevailing sentiment reminds one of the Seventies but underlying conditions are vastly better now than then.

Those of us who specialize in business newspaper work get credit that we do not deserve for foretelling the trend of business. While our own success for the last ten or twelve years in gathering local and world information having an essential bearing on Canadian conditions and in estimating its direct effect has been almost uncanny in its accuracy, yet I never can feel the "cocksureness" with which the various "experts" with their masses of statistics, complicated charts, etc., tell how markets will go or exactly how trade is to be during the next year or so. I used to envy their capacity. For a time I tried to master these charts but gave up in despair and, while I found the reading generally interesting, I found much information inaccurate and their advice generally wrong. Some of it is positively harmful and unsettling to business. Recently, for example, at a series of public gatherings Canadians were given the impression by one of these experts that a deluge of cheap European goods was upon us and therefore trade in Canada in 1924 would suffer severely—that we were in for very bad times. The fact is that he was four years behind the times. There was more danger three or four years ago than now from the German dumping of which he spoke, and it was fully recognized and prepared for as far as possible by all observant business executives. Samples of cheap German hardware, which he has been showing awe-stricken audiences, were seen and referred to more than two years ago by Canadian business newspapers, and the Canadian manufacturers took steps to meet the competition. There is a danger, a great danger, for some Canadian industries from foreign competition, but not in the direction the expert predicted.

In referring to these experts on economics the group of excellent men connected with our Universities are of course not included. They are in a different class and are not positive forecasters. They are thorough and safe but inconclusive and unsatisfying to those who are searching for sound advice on which to base action. At the same time too many of them in Canada are so inoculated with Adam Smith and Carl Marx that business on this side would get nowhere if their views were followed. Twenty or twenty-five years ago Viscount Morley, one of Cobden's great followers, told several hundred financiers and industrialists who were banqueting him in New York that the U.S. could never be prosperous or make real progress until they adopted free trade as they had it in England. A roar of good-natured, kindly laughter greeted him. His ideals amused these practical men who acted on experience, not textbooks. If Cobden were alive to-day, he would probably be supporting Baldwin. Before he became a politician he was a successful manufacturer and his theory was that the whole world would follow the British example and adopt free trade. As no other country has, would he not naturally return to high protection? especially if he compared the progress of Britain with Germany before the war and with the United States.

Effect of Cross-Currents

WHILE refusing to be called experts or authorities on business forecasting, we aim to specialize in news-gathering and have established many valuable points of contact with world movements, with the men and organizations associated with them, from which we get information and experience that will aid Canadian business along sound lines. Very little of the information thus gained is printed. It merely serves as a guide. The facts are used as situations arise and are usually given, with some kind of deductions, in our own business newspapers and the readers are left to form their own judgment. At times the probable course of events is so clear that we can advocate definite policies. Even then, unexpected cross-currents may arise and create new situations. This happened after the war. The United States unexpectedly closed down on immigration excepting from Canada, and thus delayed deflation on this continent. They also put up a tariff. Both measures hit Canada very hard. Also they made a succession of important cuts in national expenses and national taxes, thus cutting U.S. costs of production and home selling prices, and making it harder for Canadian producers who have to struggle along with higher and again higher taxes.

The desire of France to become both the military and industrial power of Europe created an entirely unexpected situation, completely upsetting and seriously changing the British outlook in particular, and delayed a return to normal conditions throughout the world. This is not written in criticism of France. France sets us a striking example of a united people—which we are not—looking after her own material interests in every way—which we do not. France too, right in our own country, in Quebec, is giving us a lesson in loyalty to our own peoples; she has become an influence in Canadian politics that has already led to new attitudes and to some misgivings on the part of our statesmen. She frankly admits she is going to spend six million francs in propaganda in 1924.

These experiences show how unwise, how misleading, how impossible it would be to base definite forecasts on economic history or on charts and cold-blooded statistics in a period where human interests are a governing factor.

At the same time, the Canadian situation presents some very clear-cut definite features, both good and bad. It may be worth while to draw attention to some of these and perhaps make some suggestions as to how they can be best met.

Entering 1924 With Confidence

BASED on the past year's accomplishments in Canada, we have more reason to enter the new year with greater confidence perhaps than ever before. We have come safely through some delicate situations. Our production and income in nearly all important departments of agriculture, forests and mines—have apparently made records, and these records are evidences of the tremendous possibilities when, under more favorable conditions, we undertake the further development of our resources in the years to come. (Since the above was written the Ottawa Statistics Bureau make the cash return from some crops not quite as large as our own earlier figures.) Bank deposits and bond and other investments show that we have more money than ever before in our history. These deposits and investments are the savings from wages and good profits with low costs of living and low taxation during the war years. As evidence of thrift we must regard them as a great tribute and an asset to Canada, but as indicating our old-time enterprise when our savings were not kept in the banks but were used to extend our business or develop new industries and give more employment they are less favorable. Payments have been rather better than usual. Wage-earners and the farmers have been spending freely. Cost of living has come down to some extent, but wages are as high or higher and generally are worth, in the form of commodities, 30 to 40 per cent. more than in 1913.

They now live as comfortably and luxuriously as the rich—on a smaller scale of course. They have their motor cars, radios, period furniture. In fact few rich can afford to be as wasteful as many of to-day's wage earners. Rich men do not buy $10 to $15 silk shirts, $3 socks, $4 ties, and indulge in other extravagances or forms of joy riding. They have to save that money for use in Canadian industry. Their capacity to earn and pay for comforts, not extravagances, is a matter for congratulation, not for the condemnation so frequently heard. Their industry and intelligence applied to our great resources should enable them to continue to deserve all they have.

Our next favorable factor is the real campaign, lately begun, to secure useful settlers and the real effort to handle them in a practical way. Millions of them are available in Europe and there are in Canada millions of good vacancies for them. So reliable an authority as Sir Frederick Williams-Taylor estimated that each good settler was worth $5,000 to us.

Finally, we have taken up in a practical way and are making satisfactory progress in the building of a business Empire, within which we can buy and sell on fair terms unhampered by unfair trade barriers. Imperial trade has been a more important factor in our prosperity in recent years than is generally realized. The example of the United States, a group of great free trade empires, the example of Germany, and our own limited experiences are evidences of the possibilities of Empire trade. The Baldwin defeat cannot be regarded as an Imperial trade defeat for all parties favor some Imperial trade scheme and any such scheme should help us. Imperial preferential trade itself was first put forward by British trade unionists, not by employers or Conservative politicians. It received the support of many Liberals.

Much Pessimism Prevailing

ONE would expect these developments to inspire tremendous optimism throughout Canada, but I have seldom known so much pessimism in business as prevails across the Dominion at the present time. I have seldom known so much disappointment and discontent in business. The past year has been one of unusually hard work and much anxiety among proprietors and executives, and while gross business has been in many cases record breaking, the final rewards have been unsatisfactory and depressing. When the taxes and numerous expenses and other calls are met, too often there is little or nothing left for the necessary reserve to carry the business and employees through bad periods, or to provide the surplus so necessary for further development if the business is to maintain its position.

I would like to emphasize these two points. I come more in contact with the successful business men of all classes in Canada than perhaps most men. I know their life's story, and I do not know of any good firm in which the care of its loyal employees is not a first concern. I know very few successful men whose chief aim, when they had a competency, was to make more money that they might have more for personal use. They want the money to extend their business, give more employment and aid in developing the country. That is the objective of their continuous work and earnings. It is from that they derive their pleasure. This is not the general impression, but it is a fact which a little quiet inquiry in any centre of the Dominion will verify. From what I have observed Canadians and Americans are at heart generous peoples.

Again, contrary to the general impression, it is doubtful if one per cent. of successful Canadian businesses were started and developed on "borrowed" money. They were started with "saved" money. They were begun in a small way by clerks, mechanics and other juniors with their own savings, the result of their own hard work and great personal economies.

Why is it then that in Canada, of all the allied nations, with such a seemingly prosperous year behind us and a similarly promising one ahead of us, we have so much discontent and why do we view the future with so much pessimism? Answers to this question have come from all parts of Canada, in the press, from all classes—great industrial leaders and labor leaders, from learned professors of economics to simple but successful farmers who know nothing about professional economics but do know that they are paying too much for what they buy. There is an unanimous agreement as to the cause. It may be summed up in three words.

"Too Much Government"

HENCE too much taxation and too much interference in the business and social life of the people. There is no complaint over paying war debts and pensions and the necessary cost of running our affairs. The objection is to paying for non-essentials—for the fearfully over-staffed public service, and their millions in expenses, the great sums that have gone into non-productive schemes, and for the new services continuously being instituted by the various governments. That national expenses and taxes are not much greater we owe to the wisdom and courage of the good old Senators. They are the most valuable section of all our legislative bodies. Legislative Councils would have saved some of our provinces hundreds of millions.

Some of us have developed a demand for extras and fads and luxuries in our lives, and the easiest way to get them is to have them done for us by the Government, and we agitate until we get them. Each of these adds thousands or millions to our taxes.

Some more of us are Puritans who would measure everyone by our own yard-stick and we agitate until we get the Government or municipality to start a new department to save our neighbors from themselves—more millions and more taxes. Then there is the class who get the Government to create offices to provide a place for themselves at the public expense, and there are quite a number of such superfluous positions in the various public services to-day—more millions and more taxes.

In one department alone, an official told me, there were over 500 of these averaging $2,000 a year each. Many of them are performing no real service to the public to-day. Some of those, conscientious, show a real desire to be of service, to earn their salary, but there are scores of men and women, I am told, in the public service to-day who go to their offices only once a month to draw their salaries. At first the cost of these new fads is small, but it grows rapidly and in a few years the thousands become hundreds of thousands and then climb into the millions before we realize it.

Wasteful Services

THESE fancy—but not necessary—services alone cost the country over $60,000,000 annually, and the amount is steadily going up. My information comes from a man of long experience in the public service at Ottawa. He estimates that the entire Dominion income tax is used to pay for these frills. The same thing—but to a much lesser extent—is occurring in the provinces and municipalities. They cost some businesses 28 per cent. of their income and some of our great industrialists as high as 75 per cent.—this for Dominion income tax. The Ottawa *Journal* estimates Canadians pay $900,000,000 a year in direct and indirect taxes, which is equal to about $500 a family. No country in the world—not excepting Britain—is suffering to this extent.

For 1923 the Dominion will take two big rake-offs—first, a percentage of the profits on the business as a whole, then on the profits of the partners. This does not include the various "nuisance taxes" on cheques, receipts, etc. They even tax a business if it has to overdraw its bank account to pay wages. Then come the provinces with their various rake-offs—some on income direct, and on various pretexts indirect. Next the cities and towns have begun to copy the Dominion and collect on the business as a whole and then on the profits of the partners. All these taxes are based on the original profits, not on what is left after the Dominion is through. That is, if a business makes $100,000 each government gets its percentage of the full $100,000. Under our present taxation system it is possible for a concern to pay over 90 per cent. of the 1923 earnings in taxes and just as they think they have 10 per cent. to put aside in the Savings bank for emergencies, along comes the Chief Tax Executioner, Breadner, with the information that Fielding must have more money and under some new ruling he seizes all this and sometimes more. For confiscation of capital Canada would appear to stand next to Russia—a fact hard to realize.

There is a popular impression that the income taxes are taken out of the pockets of the business men and of the idle rich. We have practically no idle rich in Canada, and the business man merely adds the tax to the price of his goods, and in the long run the public pays. The farmer who can't increase his selling prices suffers most, and salaried men next, and the farmers are beginning to realize this. They may be misled for a time by agitators, but not for long. They are the most intelligent class in the country and always get back to a sound basis. When, because of foreign competition, the business man is unable to add all the numerous taxes to the cost of his goods, he eventually gives up business. Where he is not able to earn a surplus on his investment, he merely gives up enterprise, he ceases to develop. He lets the foreigner supply the market, he does not increase his staff and the young Canadians must go to the States to get employment. There are thousands of men in business in Canada to-day who would be better off were they to retire, put their money in tax-free bonds, live in France or Italy and have a good time. Some are doing so and not a few tell me that if there is to be no relief they will do so. A recent estimate showed that 250,000 Canadians have settled in the United States in 1923.

Two important features that will appear in early issues of *MacLean's* include

"WHAT A YEAR HAS TAUGHT ME OF CANADA"

By SIR HENRY W. THORNTON, K.B.E.

and

"INSIDE STORY OF THE IMPERIAL CONFERENCE"

By JOHN W. DAFOE
Editor of The Manitoba Free Press

1924 Policy of Industry

THESE taxations have made business and farming generally unprofitable in Canada, and the irritation caused by the methods of collecting taxes started discontent. Incentive is killed. There is no longer any enterprise and new industries are not started. Business is living on hope; there is a belief that there must soon be an awakening and a drastic cut in public expenditures with tariff revision and other encouragements for the extension and establishment of new industries. But in the meantime, for 1924, the policy of Canadian Industry is:

(1) To suspend all new development.
(2) To cut wherever possible by reducing staffs, reducing salaries and wages.
(3) To increase selling prices if possible to a basis that will give a fair return on the investment and allow for a small reserve fund.
(4) More intensive selling.

Economies in production to bring costs down are being investigated. Plants are being remodelled and here and there in the factories some attention is being given to improved machinery and appliances.

The thoughtless will at once suggest there can be no remedy until we change the Government, and it is a fact that the majority of us do mighty little intelligent thinking on our national problems. "Put men in who will clean up the frightful mess we are in," we say. Sentimentally that would suit a lot of us who may be born in other parties but it would not be the wise solution. The solution is in the power of the Prime Minister and his supporters. As I read public opinion, the general election spoken of for June is not wanted. The Hon. Mr. King gave definite promise he would reduce national taxation and expenses. He has not done so, but the country wants to give him a chance. If he carries out his promises most Canadians, regardless of party affiliations, would support the Government in any real measures to remove the causes of gloom and return them to power when their present term is up. It is up to all of us to make representations through our own representatives in Parliament, and when the House is in session to let them know what the people back home think of affairs.

Measures of Relief

WELL informed representatives of business, farming, labor and other interests believe the following to be the most urgent measures for the relief of our present predicament:

(1) REDUCTIONS IN NATIONAL EXPENDITURES. Provincial and municipal governments would have to follow. This should lead to an immediate
(2) REDUCTION IN TAXATION AND ELIMINATION OF THE FREQUENT VEXATIOUS PETTY INTERFERENCES WITH BUSINESS in connection with income, sales and nuisance taxes. Assurance of such proposed action has usually dispelled pessimism in business; encouraged incentive and enterprise now dormant. It would bring new industries which are now hesitating, and by reducing cost of living would aid the workers and make farming more profitable. This would be the first step towards the remedy for our most vital and distressing problem, namely, that of
(3) EMIGRATION. This is a far more serious matter than getting immigration or capital. United States experience has shown for years that a prosperous country with great opportunities like Canada will get foreign settlers and capital unsolicited. The Premier, Hon. Mr. King, in an interview with a United States magazine just published, said immigration was our greatest problem. He could not have been aware that we were going to lose 250,000 of our own people during the year.

If, as is generally admitted, we are losing our natives here and not holding our immigrants because the opportunities and wages are lacking in Canadian industry, the remedy would seem to be to encourage industry. You can estimate the hundreds of millions the country is going to lose through emigration and we are going to pay, say, five or ten or more millions a year to bring in less valuable immigrants and we are making all sorts of plans to spoon-feed and coddle them—something we never had to do when conditions were not hampering our growth. Some of us wonder whether it would not be more profitable to do a little tariff tinkering (to encourage more production on Canadian farms and factories) to pay this amount in buying goods made in Canada, made by our own young men and women who would be retained in the country if we had the industries. It is extraordinary how ready Ottawa is to handicap Canadian industry—to cater to the U.S. interests. They have too much influence. There has not been enough Canada for the Canadians. Washington never misses a chance to help her own nationals as she should. At the same time they have been fair to Canada in recent years. There are a number of directions in which our officials, due to their lack of confidence in Canadians or to their ignorance of business conditions, and a machine-like inhuman adherence to red tape, their regulations and rulings which drive some industries to the United States and prevent others coming in. I am satisfied that the Canadian wage bill could be increased by millions

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"Too Much Government in Business!"
"Individual Initiative is Killed!"

LT.-COL. J. B. MACLEAN

"That was wonderful!" she murmured "Who wrote it?" "I did, Martha. It was my way of saying 'I love you.'"

Craddick's business-like proposal stunned Martha—Perhaps that's why she married Byron Wilbur

Illustrated by Ralph Pallen Coleman

Cupid's Course *in* Selling

By

W. MICHAEL EDWARDS

JUST whether Martha Warner's business career was a success or not a success is a moot question. It is a question that is open to controversy, according to the angle from which you happen to view the situation—a situation that was brought by a trinity of incidents. In the vernacular of the business world she first "sold" Robert Craddick, then Byron Wilbur — and "sold" them "big" as the salespeople say. In the third place Martha herself was sold—sold with her eyes wide open, in spite of herself, lock, stock and barrel. Just how that amazing thing happened is the story.

Martha Warner was the product of a small Ontario city. There was nothing unusual in that circumstance but Martha could not help that and there were few other things concerning her that were not a bit unusual. Even her raven black hair, and her eyes, blue as April skies in Saskatchewan—skies, by the way, which Martha had never seen—had a piquant challenging individuality all their own. It may have been a certain ascetic pallor, which Martha did not attempt to obliterate with rouge, that gave her face a Madonna-like aura when in repose and a charming intriguing vivacity when she became enthusiastic. She was popular with both sexes without attempting to curry popularity, and she was never overlooked in a crowd. Yet twenty-five summers had come and gone and no man had seriously made love to Martha.

THIS latter circumstance may have been Martha's fault. At any rate, it did not appear to depress her. Secretly, her closest friends would tell you, she was ambitious for a "career."

To begin with, Martha Warner was left to shift for herself at the age of eighteen when both her parents were killed in an automobile accident, and at a time when her father's affairs were so involved that she realized little or nothing from his estate.

This early tragedy might have seriously marred the life of an ordinary young woman, but Martha Warner had pluck and a certain force of character that had been her father's. She had imagination and native initiative—gifts which she first gave evidence of at school and later in Carr's department store, where she started with a small table and soon expanded it to a profitable candy department.

Talent of this sort does not always remain in obscurity in this age of business and professional specialization. Martha realized the fact one day when a stranger, accompanied by Nathan Carr, president of the store company, called at her department and was introduced to her as Mr. John Sherwell, general manager of the Crenett Candy Corporation, of Toronto.

Sherwell, Mr. Carr explained, had become interested in the manner in which she had promoted and enlarged the Carr candy department. He had learned through his traveling representatives how she had more than tripled the sales of Crenett chocolates in her home town. He had made this visit personally to investigate, and now was prepared to make her a tempting offer to become a member of his Toronto staff. Good old Nathan Carr, although sincerely regretting the loss of her services, urged Martha to accept. "It is one of those opportunities that come once in a lifetime," he declared.

Martha was too surprised to offer an immediate reply. She had often pictured herself in a large city doing big things, and had occasionally wondered if she ever would get the opportunity. Now it had dropped at her feet like a gift from a fairy. Still she did not feel she could desert Mr. Carr that way after all he had done to help her.

"Don't worry about us, Miss Warner," Carr said, evidently divining her thoughts.

"But it will upset—"

"Tut! Tut!" Carr broke in. "We'll manage somehow. You must go—that's if you care to."

Martha wanted to, but her sense of loyalty held up her consent until after the two men had talked to her for half an hour. In the end she agreed to go.

A WEEK later found her seated on an oak bench in the reception room of the Crenett Candy Corporation, waiting to see Mr. Dodd, the sales manager.

Dodd arrived at nine-thirty. He surmised who Martha was, explaining that Sherwell had written about her, introduced himself, and then invited Martha into his private office, where for the better part of an hour he asked questions and poured candy lore into her eager and attentive ears. Martha was elated over her reception. Mr. Carr couldn't have excelled Dodd in cordiality.

"What I'd suggest," Dodd went on, "is that you ramble around Toronto for a week and thus become acquainted with the stores and streets. I'll pay you for the time. Don't hesitate to call on me for incidental expenses."

"It's just wonderful of you to treat me this way," Martha said, "and I only hope I'll come up to expectations."

"I'm quite sure of it. I've enough faith in you from Mr. Sherwell's report later on to put you on an account that has stumped our star salesmen."

Martha's blue eyes grew puzzled—a bit startled.

"Don't get frightened," Dodd smiled. "If you fail to land it I won't hold that against you. There's a thousand-dollars for the one who lands it. It's a tough nut."

"What makes it so hard to—"

"It's a syndicate of twenty stores which could easily sell four thousand dollars worth of our chocolates every week, but the buyer, for some reason, refuses to handle our goods. The salesmen say it's because we won't put goods on consignment, but I can't swallow that, as other firms which do not consign do business with it."

"Is there any special hurry about it?"

"No. Don't worry over it until you get into the swing of things. If you can land it in a year, you'll be performing wonders. We've hounded it for two. But remember, you don't have to tackle it unless you care to—unless you get ambitious and want to wrestle with something that has floored the best we have."

"I'll try it—sooner or later," Martha quietly announced.

Dodd rose. "Good!" he approved. "There's just one thing more you had better know about."

"About the account?"

"No, it's what you might call Nut Number Two. His real name is Byron Wilbur, but the others around here call him 'the official nut.' He won't quit and he can't be fired. The summer before last he spent his vacation at the seashore, and while there he rescued from drowning the daughter of the president of the corporation. How he had the nerve to do it puzzles me—but he did."

Martha's view was that Wilbur was entitled to commendation rather than ridicule and she respectfully voiced such an opinion.

"In fiction," Dodd smilingly conceded, "a fellow who saves a girl like that always is a hero; the two fall in love, wed, and live happily forever afterward. But this case didn't run true to form. The president and his daughter made a fuss over him, gave him a dinner party, and, as a reward—every one thinks the girl suggested it—the president offered Wilbur a job for life which Wilbur accepted."

"Still, I can't see why Mr. Wilbur should be called a nut."

"I'll explain. Wilbur has been obsessed with the delusion that he's a composer and he's forever bothering the girls with his poems and crazy tunes. Mr. Sherwell has confidentially offered a five-hundred dollar cheque to any one who can induce him to hand in his signed resignation. Personally, I haven't anything against him, and I'm simply tipping you off so you won't give him any unnecessary opportunities to hang around your desk. He'll worry you sick if you do."

Then Dodd introduced Martha to the desk force of the sales department consisting of four men—including Byron Wilbur, a tall brown-haired dark-eyed young man, who certainly did not look eccentric—and three young women, one of whom was assigned by Dodd to take care of Martha's dictation.

These formalities completed, Martha, having already arranged for board and lodging, was free to ramble about town and plan. She had visited Toronto before, but always with friends who knew it well. Now she was alone, dependent upon her own resources. She was rather thrilled by the adventure it promised. Hour after hour Martha roamed around the great city, stopping to study each window that had a candy display. Occasionally she entered a store and purchased candy or a soda. Her surplus sweets she carried to her boarding house every evening and gave them to her boarding mistress.

BY THE end of the first week Martha was convinced of two things. First, she had learned enough about Toronto and its suburban districts to tackle selling; second, the girls in the office were to blame for the time Byron Wilbur frittered away. Time and again when Gray, the assistant sales manager, was absent, one of the girls would call Wilbur from something he was doing, and the others would immediately gather around him and chatter and giggle until Gray returned and called a halt. Wilbur usually received a reprimand.

No one appeared to take Wilbur seriously. Apparently the others thought he was best fitted to hunt through files, shift books, look after the water cooler and run errands. All he did while Martha was in the office could have been attended to by an office boy. Once when he suggested that he be permitted to call on a customer to adjust some difference over a recent shipment, Gray actually laughed in his face and assigned one of the other men to the task. What puzzled Martha was why this apparently sensitive, well-bred young man so resignedly accepted open ridicule from his colleagues.

Martha set out the following Monday morning to call on the trade in the district allotted to her by Dodd. The buyers listened to her, chatted and smiled pleasantly, but they did not give her any orders. They were either too busy to stop and check up or were sure they had a month's stock on hand. Could she not call again—say, in a week or two?

"The buyers in this district are a lot of hard-boiled eggs," a friendly salesman from another firm told her. "Maybe you will find it tough to break in because you're the first woman—young or old—who ever tried to sell them."

This information did not discourage Martha. The buyers would have to buy. She would hound them until they did. But supposing—she shuddered at the thought—at the end of several weeks she had not secured any business to speak of—what then? Would the firm ship her back home with regrets? That must never happen. Orders would have to be wrung from these 'hard-boiled eggs.'"

Friday noon found Martha tired and thirsty and still seeking her first order. It was rather discouraging. She was thankful that Mr. Sherwell was away on a three months' trip and that Dodd had not inquired about orders. Speculating thus, Martha dropped in at a Roncesvalles drugstore, but one glance at the dreary-looking interior, with show cases standing around as if they had been dragged in against their will and left there by a lazy expressman, turned her against the place. She was about to make a hurried exit when a young man came from behind a partition. His clean-cut face, neatly-combed hair, and spotless jacket were at singular variance with the surroundings. Curiosity led her to order a soda.

While she waited Martha thought of several ideas to improve the appearance of the store but she hesitated to speak to the young man about it, fearing he might resent her meddling. His good-natured smile, however, reassured her and she made the plunge. He listened attentively, and when she had finished, he said:

"That's just bully of you! I've felt all along that this place wasn't put together right, but so far I haven't had time to get it straightened up. You've hit it! You see, I bought the store a few weeks ago from an old man, and I guess he wasn't much for order and beauty. You must be in the decorating line."

"No, candy. Maybe I can sell you some."

"I'll tell the world you can!"

Martha's hopes faded out before this cheap sally of slang. He was spoofing her. What sort of a person did he take her for? She put down the glass and froze him with a look that plainly said, "You chump!"

"Pardon me, Miss," he offered. "I'm not trying to be fresh. You gave me some good ideas and I'm grateful."

He reached for a pad and pencil. "What's more, I'll give you—"

"Why, you don't know the company I represent nor the kind of candy I handle."

"You're right," he admitted. "Suppose you tell me. If you have anything I think I can sell I'll order some."

Convinced that the young man was sincere, Martha exhibited her samples and revealed the name of her company.

"So you're with Crenett. Mighty good concern. It's the first I knew it had lady drummers—I beg your pardon, sales-ladies."

"I'm the first."

"Glad to know you, Miss—"

Martha introduced herself.

"My name is Robert Craddick. I have a sister who used to work for Crenett, so I know about your chocolates." He scribbled on the pad. "There's my order, fifty dollars, chocolates."

Martha gazed at the paper dangling before her eyes. It was an order—a real order—her first, something she had lain awake nights dreaming about. On more than one occasion, after an hour's work on some buyer, she would have considered a ten-dollar order a gift from the gods. Now here it was, thrust at her like a transfer from a conductor, making it seem like anything but a long-sought order. With that order tucked away Martha felt as if she had made a start at conquering the business world. It gave her new confidence and an idea to stick to drug stores for the rest of the week. Before the day closed she was sure Craddick was her talisman, for she picked up five more orders and on the next day did even better, getting nine, for a total of five hundred and seventy-five dollars.

"Great work, Miss Warner, great work!" exclaimed Dodd, when she displayed the result of her efforts. "I thought you'd be lucky to get half that. Keep it up and you'll soon be tackling the syndicate."

"But I don't own them, Mr. Welman," said Martha. "Just a minute, I think I hear the composer now."

FEELING certain that she had passed the most trying stage of her new venture, Martha set out the second Monday confident of bettering her first week's sales. She put her best effort into every minute, but as late as Thursday afternoon she had not marked her order book.

In her discouragement she called on Craddick, who always seemed to give her fresh confidence in herself. He greeted her genially and gave her a seventy-five dollar order.

"Do you happen to know how to make good fudge?" he inquired while she was entering his order.

Martha did. In fact, it was her fudge that had helped to build up Carr's candy department, and she told him about it.

"Fine!" Craddick exclaimed, offering Martha a card. "Go and see this fellow Saden. He opened two stores a short time ago, and he's anxious to get a good fudge recipe. If you can give him a good recipe you ought to get some business from him."

Martha called on Saden and found him willing to talk about fudge. All his attempts at making it had been dismal failures, he told her. Much to Saden's surprise and delight Martha showed him how to make fudge without glucose, and how to stir it properly. Then, lest she spoil the impression she had made, she pleaded pressure of other calls and left, saying she would telephone him the next day to find out how he liked it.

"It's great stuff!" Saden sang over the wire the following day. "I sold your batch in an hour and got a quarter more for it than any one around here gets. And I made a batch myself. That's almost gone too. Previously I've steadfastly refused to handle Crenett's candy, mostly because I didn't like the firm and the methods of their salesmen. Don't ask questions. I'm rushed. But you can figure on me for about five hundred dollars worth of your chocolates every week. I'll mail you an order to-night."

With that Saden rang off, leaving Martha to wonder just what it all meant. Her brain was whirling. Was she dreaming? Fifty-two times five hundred amounted to twenty-six thousand dollars! Then she was struck by a sudden conviction.

"I owe it all to Craddick! My life saver!" she mused.

Martha told Dodd about her good fortune, inquiring if he knew why Saden had said he would not ordinarily handle Crenett's chocolates.

"You're a wonder, Miss Warner!" Dodd cried. "I had figured we'd never get Saden."

"Why?"

"Saden doesn't handle Toronto-made candy—all out-of-town stuff. How'd you get him to break his crazy rule?"

Martha explained without show of boasting.

"Can you beat it?" Dodd chuckled. "That ought to encourage you to tackle the syndicate."

"It does," Martha agreed. "And I'm still thinking about it."

"Great! I've got a hunch you'll land it."

Leaving Dodd, Martha hurried to impart the good tidings to Craddick. That dapper young man was quite as pleased as if the business were all secured for him. Martha looked happy and felt happy. Craddick suggested that she celebrate her good fortune by allowing him to take her to a show that evening, and Martha, knowing of no logical reason for refusing, accepted.

That was the beginning. Craddick, encouraged by Martha's first concession, grew bolder and before long was calling on her twice a week.

Martha's early success was not followed by anything startling, and if it had not been for Craddick's and Saden's regular business she would have experienced some uneasy moments. All told, she averaged a thousand a week gross business for the first two months. Dodd assured her she was doing as well as any new salesman had ever done, and Martha wondered how her weekly average compared with that of the regular salesmen.

The information came rather unexpectedly. Entering the office one noon to get a book she had left in the drawer of her desk, she found Byron Wilbur there alone. She tried to open the drawer, but it refused to budge. Wilbur noted her difficulty and offered his assistance.

"Do you like selling, Miss Warner?" he inquired, his dreamy brown eyes looking up at her from his crouching position, as he gave the drawer a violent tug.

"Yes, it's quite interesting."

"You'd never think so to hear the salesmen growl at times," he said, as he opened the drawer and stood erect.

"I suppose they get peeved when they don't do five thousand every week," Martha ventured.

"Five thousand! None of them does that in two weeks. Two thousand is the record. Sometimes I think I'd like to try selling myself. But I know Mr. Gray would laugh at me if I asked him. I have no idea I could land that syndicate. Did Mr. Dodd ever tell you about it?"

"He said it was a hard—"

"Hey Wilbur!" a voice shouted, cutting Martha short. Martha looked past Wilbur and saw Gray in the doorway.

"A drawer got stuck and I asked Mr. Wilbur to help me," she said.

Gray shrugged his shoulders. "Oh, all right then."

Wilbur cast a grateful look at Martha and moved away.

Having learned the records of the salesmen, Martha no longer considered her average insignificant. Dodd was correct in saying she was doing well for a beginner, but that did not satisfy her. She wanted to eclipse his star men, and the syndicate would do it—if she could land it.

EVERY time Martha thought of the syndicate she recalled Byron Wilbur's remark. He *thought* he could land it. Did he have an inside tip that he would not pass on to Gray or Dodd? Martha felt she would like to see him get the account, even at her expense, if only to force the others to treat him with respect. She felt sorry for Wilbur and hoped she would get an opportunity to have a chat with him soon. Maybe she could help him.

By hard work Martha boosted her weekly average to eleven hundred and fifty and Dodd added five dollars a week to her salary. Craddick, her only confident, was doing unusually well, and was talking about opening another store.

Martha had kept an eye on Craddick's business, had given him valuable suggestions from time to time, and surmised he was making money, but she had never tried to guess or estimate his profits. So she was rather surprised when he called for her one evening in a new car—a two-seater—to take her to a party a few miles outside of Toronto—at some friends of Craddick's at Islington.

"And you never told me a word about it," she said with a forced pout. "Keeping secrets, eh?"

"Not from you, Martha," Craddick replied, taking a seat beside her. "I wasn't sure I could get it until the day before yesterday. And I wanted to surprise you. Aren't you surprised?"

"Shocked!" she laughed. "You'll soon be a millionaire with your own syndicate."

"I'm headed that way. And when I open my new store I'll give you another surprise."

"You won't tell me now?"

Craddick shook his head and peered out at the splash of light on the road before him.

Martha dropped the subject and talked on other matters until she was introduced to Mrs. Short, the hostess of the party.

Martha encountered a second surprise on finding Byron Wilbur among the guests, and a third on discovering that Craddick and Wilbur had met before. From Mrs. Short Martha learned that Wilbur, who played unusually well on the piano, had volunteered his services when the regular musicians failed to show up. Martha thought how kind this was of Wilbur and again hoped for a chat with him. As the night wore on, however, with Bob Craddick clinging to her like a shadow, it did not look as if she would get an opportunity.

Then at ten-thirty things took an unexpected turn. Mrs. Short, after suggesting that the guests seek the porch for a rest and a breath of fresh air, asked Martha's permission for a few moments' private chat with Mr. Craddick and mentioned Wilbur as a substitute escort in the interim. Bob Craddick did not appear to be overjoyed, but he offered no objection and followed his hostess.

Wilbur lost no time in locating a secluded spot at the end of the porch.

"I never got a chance to thank you, Miss Warner, for the way you saved me from a 'curtain call' from Gray," he said, pulling a chair close to her rocker. "So I want to thank you now."

"Why, you weren't doing anything that you should have been scolded for."

"Gray doesn't wait for that. He thinks he's helping to earn his big salary by jumping on me for—well, for nothing most of the times. But that won't go on forever. I'm working on something else."

"That sounds interesting. Going with another firm to land the syndicate for it?"

"I have an idea for the syndicate, but I'll give that to you."

"Why to me?"

"Because I like you, and because you're the only one at the office who treats me as if I were a human being. When my songs get going I won't have to worry about business. The office people think my songs are jokes, but I know they're good, and when they become popular I'll get twenty thousand in royalty. Then I'll write two hits a year and enjoy a bank president's salary."

"Is it as easy as all that?"

Wilbur spent five minutes explaining the simplicity of the matter as it appealed to him since one is familiar with the "tricks of the game."

Martha was interested, and was [illegible] to learn more, but at that moment she heard Craddick at the other end of the porch say, "I think I'll look up Miss Warner now."

"I wanted to tell you about the syndicate," Wilbur said, "but I guess I won't get the time."

"And I wanted to hear more about it—and about your songs."

"Really?" Wilbur queried breathlessly.

"Surely."

"Then—then, why not let me call some evening?"

FOLLOWING the party, Martha saw Wilbur at the office several times, but never had a chance to talk to him alone until he called at her boarding house.

Strange it seemed to Martha, while she descended the stairs, that only the office people considered Wilbur a nut and all because he wrote songs. Other men wrote songs, won fame and fortune, and were eulogized. Wilbur, for doing the same thing, was labeled a nut. Maybe Wilbur needed a discoverer to prove to the world that he was a genius.

Standing before her in the parlor, neatly dressed, Wilbur did not look any different from scores of other young men she had met, and who were considered sane and successful. He made no attempt to conceal his pleasure at meeting her again, and Martha discerned nothing "nutty" in his offer to play two songs, "I Want the Girl I Met in My Dreams" and "My Star of Love is Calling To-Night."

After Byron Wilbur had played his own compositions, as well as several other selections, he came over and took a seat near her. "Do you think my songs are good?" he asked.

"They are immensely better than a lot that are sold nowadays," she replied frankly.

"That means ever so much to me, Miss Warner," he said. "I don't care now what the rest think. But what you want to know is more about that syndicate, isn't it? I don't suppose you know that Cronett's could sell that syndicate first class chocolates for a cent a pound less than it is paying for them now."

"But there must be a reason?"

"There is. A friend of mine who sold to the syndicate until a month ago told me about it. He says the buyer gets a one cent per pound rake-off—gets it back from the salesman."

"Graft?"

"Out and out graft. Somehow, they've so far managed to keep the president of the syndicate from knowing anything about it."

"But why have you remained silent about this?"

"Because I have been waiting for the chance to tell you, so that you could write the president of the syndicate direct and show him how you could supply his stores with Cronett chocolates at a cent a pound less than he is paying. Say you're not taking it up with the buyer for reasons you prefer to explain in a private interview with him. That will pique his curiosity and he'll be amazed when he is shown proof."

"But can it be proved, Mr. Wilbur?"

"Beyond contradiction. My friend is to give me several of the invoices and he has offered to take affidavits, if necessary. He was double-crossed by the buyer and is mad enough to go through with the matter to the bitter end. I had a hard time keeping him from going direct to Dodd and Gray about it."

"But why don't you follow it up yourself?"

"Because I want to see you land the business. Why if I tried it—no, it's out of the question. I'd have to tell Gray or Dodd what I know, then the thing would be taken from me and given to one of the other salesmen. And that would kill your chances. I'll not miss what you make, and once my songs get going I'll be in clover."

MARTHA quickly saw the force of Wilbur's argument. On the other hand, she conceded to herself if she secured the account she could split fifty-fifty with him. Without telling him about her commission plans, she agreed to go after the syndicate as soon as he secured the proof.

Byron Wilbur was plainly overjoyed, and asked for permission to call later in the week.

Martha saw nothing of Wilbur at the office in the morning and was too busy during the day to think of the syndicate. The "hard boiled" crowd softened and gave her a few orders. Several buyers complimented her on her tenacity and one old grouch told her he admired her grit, her good natured way of accepting a rejection, and her ability to come back with a pleasant smile.

Craddick called that evening. Craddick was happy, too. Business was rushing, he said. Extra clerks were necessary to take care of rapidly expanding trade.

"And I owe ninety per cent of my success to you, Martha," he said. "I knew drugs, but you taught me salesmanship."

Martha did not wholly agree with him and tried to prove to him that he would have picked up the same ideas in time. Craddick scouted the suggestion.

"Take for instance—" A knock at the door checked him.

Martha went to the door and found the boarding mistress with a special delivery letter for her. Noting Wilbur's name and address on the envelope, Martha asked her to take the letter to her room, then closed the door and returned to Craddick.

"I don't suppose it will do any good to argue," Craddick remarked, "but I'll always hold to my present belief. Anyhow, as the result of your coaching I've just signed a lease for my new store."

"Oh! That's just wonderful, Bob!" Martha cried.

"And I've been thinking, Martha—dreaming about it—how much more wonderful it would be for us to get married and run the two stores—you one, and I the other. What do you say?"

Martha did not say anything. She could not. She was stunned. Her first proposal! She had read about romance and in real life she had seen a bit of it, too, but had never dreamed it would be half so cold and businesslike as this.

Bob Craddick had infused about the same amount of warmth into it as if he had been selling her a box of tooth paste. Yet, when she hurriedly retraced the past she could not exactly blame him. Had she not drilled him, shaped his thoughts, and practically made him what he was then—a concrete reflection of her own "selling" ideas? From the start she had fed him little else but "salesmanship and success," and he had been an adept pupil. Any romantic emotions he may have possessed were smothered by her own material tenets. Perhaps his aim had been to remould himself to what he thought was her ideal.

"Haven't you anything to say, Martha?" he asked, following a moment of tense silence.

"Not much, Bob."

"You mean you'll never care enough to marry me?"

"I couldn't answer that just now."

"When will you let me know, Martha?"

"I can't say now, Bob," Martha answered as calmly as she might.

"Well, I suppose I'll have to wait then. Maybe I've been too sudden. Anyway, we won't get into the dumps about it, will we?"

"No reason for it, Bob."

"I'll give you time, Martha, to think about it. Then I'll ask you again." Craddick suddenly rose to his feet and took a deep breath.

"Let's go to the movies."

Martha welcomed the suggestion. Craddick did not mention the subject again that evening, and they parted later the same as on other occasions.

On reaching her room Martha remembered Wilbur's letter on her dresser, which she until now had practically forgotten.

Wilbur began his brief note by saying that he had been living in the beautiful memory of the time he had spent with her, and that the coming meeting loomed up as a great holiday to him. He enclosed a clipping from a trade paper, which announced that the president of the syndicate had left for a month's trip to California.

"I'm sending you the special to save you unnecessary thinking about the syndicate," he wrote near the end. "Don't worry. The thing will keep until his return. I'll give you details later."

All this was quite disappointing, but Martha decided not to allow it to worry her for the present. The incident at least had proved to her that Byron Wilbur was a lot deeper and more sagacious than ordinary people gave him credit for being.

In the morning, just before she started for the office, Wilbur called her on the telephone. He asked if she were angry, and being assured she was not, invited her to take in a show that evening.

When Wilbur called it was raining. Learning that he had not yet purchased tickets, Martha decided not to go to the show, preferring to spend the evening studying Wilbur.

He offered to entertain at the piano. That suited Martha. She could sit back and study him and map out a course of action for his education.

Byron Wilbur went over to the piano and began to recite poetry, which had to do with a man and a maid and roses, while he improvised a melody.

Closing her eyes, Martha rested her head against the cushioned back and forgot about her plan to convert Wilbur into a dollar chaser. She felt herself weaned from her daily cares and wafted to fleecy drifting clouds. Cronett, chocolates, buyers, and even Craddick slipped from her thoughts.

After what seemed like years spent among rainbows, listening to song birds, she opened her eyes. Wilbur had ceased playing. His eyes, aglow with emotion, were searching hers.

"That was wonderful!" she murmured. "Who wrote it?"

"I did, Martha. It was my way of saying 'I love you.'"

Martha sighed and mentally wished he would go on with his playing.

"I'm waiting, Martha," he gently reminded her.

Martha suddenly realized that Byron Wilbur had

(Continued on page 34)

HOW CANADA'S LAST FRONTIER OUTLAW DIED

Real facts of Almighty Voice's last stand, when he fought 1,000 men for three days, told for the first time by

CHIEF
BUFFALO CHILD LONG LANCE

"THE Mounted Police said they were going to hang me for killing a steer. But they will never put a rope around my neck—I will die fighting them!"

These were the last words of Almighty Voice—the most desperate Indian the Canadian West has produced—as he entered his mother's tepee panting and sweating on the night of October 17, 1895. He had just escaped from the Mounted Police and completed his remarkable run and swim from Duck Lake, Saskatchewan, to One Arrow's Reserve, fifteen miles away.

In carrying out this vow he set a record unparalleled in the annals of the Royal Northwest Mounted Police. He brought down seven "Mounties" and scouts during the succeeding two years, and culminated his career by standing off one thousand troops for three days, before the field guns which finally shelled him to death were brought on the scene. His only fort was a hole about the size of a bathtub, situated on the edge of a bluff less than the size of a city block.

Why did Almighty Voice choose to become a man-killing outlaw rather than serve one month's imprisonment? Where was he during those two mysterious years in which the Mounted Police searched for him in every corner of the northern wilderness? How did his father keep in touch with him all this time? Why did he suddenly appear purposely to show himself to the Mounted Police? These and many other questions centering on this last frontier outlaw have always baffled the Mounted Police.

There are only two people living who can answer these questions; they are Almighty Voice's father and mother, Sounding Sky and Spotted Calf. They are still living in the camp in which, twenty-six years ago, Almighty Voice bade them his last farewell and rushed over to a bluff four miles away to make his last famous stand against the Mounties. Although mentioned in history as being "wrinkled and old" twenty-six years ago, they are apparently as strong and active to-day as they were at fifty.

As I write, I am spending a week as the guest of these two old people. Their camp is situated on a beautiful stretch of bush dotted prairieland twenty miles northeast of Duck Lake, Saskatchewan—a little more than three hundred miles north of the Montana border.

First Telling of the Story

WHEN I came here from Alberta last year, I found that, old as they are, they had just gone into the frozen North to spend the winter trapping. The Indian agent, half-breed son of the secretary of Riel's rebel government, told me that I was not likely to get the old people to talk of their son, as they had refused to open their mouths on this subject since he was killed in 1897. When queried about their son, he said, they would sit stolid-faced and still, as if unaware that they were being spoken to. Everyone, even their tribesmen, said the same; that they had never forgiven and were still distrustful.

But when I returned here a few days ago I was pleased to learn that the old people knew me through their son, Prosper, a fine upstanding chap of six-feet-five, who had formerly visited my territory. I had not been here two days when the old mother asked me to exchange names with her and become her adopted son. Under these friendly relations, the old people, without my asking, volunteered to tell me the whole story of their son's career.

Observing that deliberateness of action which is dear to all Indians, we did not mention the subject of their son for some time afterwards. Then one afternoon about four o'clock, as we sat around a cheerful dinner of roast wild duck, jerked moose cutlets, rabbit and bannock, we formally took up their son's career on the warpath, which for twenty-six years has not been mentioned in Sounding Sky's camp.

We were seated in the old people's tepee. Sounding Sky and Spotted Calf, the father and mother, sat facing me on my left. Near the door sat Almighty Voice's widow, described in "The Riders of The Plains" as "the beautiful young Indian wife" who so mysteriously disappeared in the wilderness with her husband, not to be seen again for two years. Next to her sat Almighty Voice, Jr., the dead warrior's son, who was born to his father and mother during their two years of refuge. Now 27 years old, this tall, powerfully-built chap is described as the hair and toe of his father. Three brothers of the dead brave and a sister, Beer Cane, completed the group.

We ate silently for a few minutes after the old father had uttered a deep nasal "Ha-anh-h," indicating that he was now going to talk. Then he lighted his pipe, took a few thoughtful puffs, and casting his gaze over towards the Almighty Voice Bluff, which could be seen through the opening of the tepee, he began in Cree:

"When our son first got into trouble, we were camping right where we are now. My wife and I had left Almighty Voice here to look after his young brothers while we took over a small camp to dig Seneca root, about two miles east of Wawkaw. We were gone several days, and Almighty Voice ran out of meat and became hungry. So he killed a yearling steer for food until we got back. I had a herd of cattle and he thought he had killed one of mine, but by mistake it was one from the herd that the government had put on the Reserve. Francess Cmyole, a half-breed living at Batoche, reported the killing of this steer to Louis Marion, who had charge of the cattle for the government.

"We did not know anything about this happening until a Mounted Policeman rode up to where we were digging roots the next day, with his gun pointing at me. He said, 'I arrest you; you will come with me.' I went with him, and my wife followed. They took me to the Detachment and kept me a prisoner for eight days. My son had been arrested before they came after me, and it was while I was still in prison that he escaped and killed Sergeant Colebrook. My wife will tell you what happened when he escaped and came home the next morning, for I was in prison then."

The Escape

IT MIGHT be explained that Almighty Voice was taken to Duck Lake, tried for cattle killing and sentenced to one month's imprisonment at Prince Albert. But on the night following his trial he made his escape.

That night in the Mounted Police jail at Duck Lake, Almighty Voice had rolled up in his blanket on the floor of the guard room and apparently had gone to sleep. During the night a relief constable came on duty, but he promptly went to sleep sitting at a table.

Almighty Voice's mother tells what happened. He said to her when he reached home after escaping:

"I had not been asleep at all. I had been lying there watching things through the corners of my eyes. The Mounted Police told me last night that I was going to be hanged for killing that steer. But I have made up my mind that the Mounted Police will never hang me. I will die fighting them. (One of the Mounties in charge laughingly admitted that he had told Almighty Voice this to put a little scare into him. And it was this little joke that changed him from a contented prisoner to the most dangerous outlaw the force has ever encountered.) So," said Almighty Voice, "I had been waiting and watching for my chance to get away, and to-night it came.

"When that fellow came on duty about midnight he came over and looked at me—I was lying still with my eyes half-shut—and then he went over to the table and leaned over it and went to sleep. When I saw that he was sleeping well, I raised myself to my feet and crept over to the table. I lifted the keys lying beside him and unlocked my chains."

Having been known throughout the north country as a marvelous runner, Almighty Voice knew that once his feet were free he would be safe, for there was not a man in the country who could beat him in the annual Indian races at Prince Albert. He told his mother that he dashed out of the door of the barrack room and leaped over the fence enclosing the prison yard without touching it. He sped on like an antelope for eight miles until he came to the Saskatchewan River. At the river he obtained Indian clothing, placed them on a hastily constructed triangular raft to keep them dry, and pushing this raft in front of him, swam the broad swift current to the shore beyond. Covering another six miles at top speed, he reached home long before dawn, and awoke his mother. His first words were, "I want to see my father; where's he?" She told him that he was in prison. She then gave him something to eat and put him to bed.

Hidden Insecurely—But Safely

EARLY the next morning the Mounted Police came to the camp and searched every nook of the place but one—for the escaped prisoner. In a corner of the main living quarters was a pile of provisions covered over with buffalo robes. It is a strange fact that the Mounted Police never approached nearer than two or three feet, although they searched every other inch of the premises. It is generally believed in Duck Lake to-day that the police knew what was under those robes besides provisions, but they also knew what it would have

Almighty Voice, Jr., holding his little twin daughters who were born to his young wife during the writer's visit in his camp meant to approach it, and exercised their discretion.

After the Mounties had departed Almighty Voice crawled out of his hiding place and left the camp with one of his wives for the Kinistino Reserve in the North, taking with him his muzzle-loader and a couple of horses.

The Mounted Police, world-famous for their unrelenting efficiency as man-hunters, immediately despatched Sergeant C. C. Colebrook and a half-breed scout to set forth into the north country and re-take their prisoner, cost what it may. Sergeant Colebrook took up Almighty Voice's trail and headed north into the bush country.

One morning as the sergeant and his scout were rounding a low bluff, they heard the crack of a gun. Spurring their horses to a gallop and cutting around the bush they suddenly came upon Almighty Voice in the act of picking up a prairie chicken he had just shot. When he saw the approaching policeman he quickly reloaded his gun and stood waiting until the party had advanced to within about twenty yards of his position, then he commanded them to halt. Paying no heed to the command, Sergeant Colebrook continued advancing with his gun pointing at Almighty Voice.

"Stop, or I'll shoot!"—came the Cree command which was interpreted to the sergeant by the half-breed scout. The scout said to Colebrook: "We had better stop. He will shoot, sure!" Ignoring this warning, Sergeant Colebrook said, "No. I'm going to do my duty," and he rode on. His horse had taken barely two steps when—"Crack!"—a bullet came tearing into his neck. He fell forward in his saddle, dead.

Pulling back the other trigger of his double-barreled muzzleloader Almighty Voice shouted to the half-breed: "Now you had better fly or I'll put a bullet in you just to mark you!" And Francois flew as fast as his horse would travel beneath him. Stopping at Duck Lake barely long enough to acquaint the police with what had happened he fled the country and has not since returned.

The killing of Colebrook marked the commencement of the biggest and most daring man-hunt the West has ever known. Almighty Voice was now outlawed with a substantial price on his head, dead or alive. From this time on, until May 24, 1897—nearly two years later—he is dropped into mysterious oblivion by all books touching upon his career. The Mounted Police force scoured the country for him in vain. Not once were they able to pick up as much as a sign of his trail. "The Riders of The Plains," the official history of the Royal Northwest Mounted Police, says: "During this period Almighty Voice never showed himself among his people nor did he apparently hold any communication with them." But as a matter of truth, Almighty Voice constantly visited his people during this period and spent much of his time in their camp. His mother says:

"My son would come into camp every now and then and take a rest, and then he would go out into the wilderness again, and we would not hear from him for days and weeks. Then he would suddenly return again. Finally he came back to our camp and stayed; he was here all the Spring before he was killed. He said he was tired of dodging the police and that he was going to show himself and fight it out. But first he wanted to see his father, who was in prison."

Sounding Sky, the outlaw's father, was again in the hands of the Mounted Police, having been re-incarcerated that spring under suspicion of being an accomplice of his son. Sounding Sky was himself a warrior of note, having fought with distinction under Chief One Arrow (incidentally his wife's father) in the Northwest rebellion of '85. And Almighty Voice, like all other young Indians had implicit faith in his father's judgment.

With a view to watching his movements, the Mounted Police let Sounding Sky out of prison late that spring. They suspected a close liaison between father and son, and they had kept the old man either in prison or under close observation all during the two years in which Almighty Voice had been running at large. They believed that ultimately this would lead to the outlaw's capture. As a matter of fact, it seems that from the outset the police and government authorities feared the old man more than they did his son. They knew he was influential among his tribe, that by the flick of a finger he could cause a wholesale Indian uprising which would have been serious.

When his father reached home, Almighty Voice had a conference with him, "and from that time on," said his father, "he made no efforts to conceal himself. He decided to show himself the next time the Mounted Police came around our camp, and fight it out with them."

The news of his re-appearance after two years of baffling evasion was received seriously at Prince Albert forty miles away. At midnight, April 28, 1897, twelve Mounted Police set out from Prince Albert under Capt. Allan. On the gallop they headed straight for the Minnechinas Hills. At the same time another force under Inspector Wilson was despatched from Duck Lake.

About nine o'clock the next morning, Friday, Captain Allan's detachment was riding past Bellevue Hill when one of his men noticed in the distance three glistening objects moving towards a small bluff. He said, "I see three antelope over there." Changing the course of their horses, the party rode over towards the spot, thinking that they would take a shot at the animals, but when they approached closer they were surprised to discern the forms of three Indians, stripped for battle. Almighty Voice had with him his young cousin, Going-Up-To-Sky, a mere lad, and his brother-in-law, Topean; these young men aspired to go on the war-path with him.

Realizing that he had located his quarry, Capt. Allan gave the order to charge. Almighty Voice waited until the detachment had advanced to firing range and then opened up. The first burst of Indian fire brought down the two officers commanding the detachment, Capt. Allan and Sergeant Raven. Capt. Allan's right arm was smashed and Sergeant Raven sagged in his saddle with his thigh dangling uselessly over the side of his horse. The wounded officers were hurriedly removed from the field, and Corporal Hockin now assumed command of the detachment which stood guarding the bluff while waiting for further reinforcements which had been immediately sent for.

Ready to Fight Until Death

ALMIGHTY VOICE had taken his fourth 'Coo,' one killed, three wounded, and had sought cover in a small bush now known as the Almighty Voice Bluff. His people knew that he would not come out alive, for he had selected this site on which to make his final stand.

This bluff, which I visited yesterday, is situated on the eastern slope of a gentle rise of prairieland. Running from North to South by the eastern edge of the bluff is a long broad and grassy stretch of lowland, about a half mile wide. Looking east from the bluff across this low land one sees another gentle rise which terminates on the horizon about a mile away. It was on the crest of this horizon that the field guns ultimately were to be placed. West of the bluff the land rises abruptly to a short horizon.

Following the unfortunate raid that morning Corporal Hockin's detachment was joined by the party from Duck Lake and that afternoon this combined force was further reinforced by a command consisting of every spare man from the Prince Albert barracks and the whole of the Duck Lake force.

At six o'clock that evening the Corporal called for volunteers to charge the bluff. Nine policemen and civilians answered the call and a rush was made. This was the most disastrous movement of the day as the Indians perceiving their intention, were lying in the edge of the bluff awaiting the onslaught. Scarcely had the fringe of the bush been reached when Corporal Hockin received his death wound, a bullet in the chest. The rush continued, however, both Indians and raiders firing as fast as their guns would operate—the Indians were using muzzleloaders, and the Mounties their Winchesters. E. Grundy, postmaster of Duck Lake,

Continued on page 48

Dr. Stewart, of Duck Lake, Sask., holding the rifle used by Almighty Voice. He was one of the first to reach the gun pit after the four days' battle.

The aged mother weeping over the gun pit in which her notorious son was shelled to death on May 29, 1897. At the left stands her eldest son, Prosper, and right Almighty Voice, Jr., son of the dead outlaw.

BLAZING TRAILS IN B.C.

The Second of Several Articles

The Great Engineer of the Fraser River Route tells the dramatic story of its first survey.

JOHN C. BROWN,
pioneer newspaper man of New Westminster, was editor of the Columbian forty years ago.

By NOEL ROBINSON

IN ORDER to perpetuate the name of the oldest and most notable engineer in their employ, Henry J. Cambie, the Canadian Pacific Railway Company not long ago renamed a station on their main line in British Columbia. Cambie is situated about thirty-six miles from Revelstoke. At the time that this was done Mr. Cambie had been associated with the company and its predecessor, the government railway, for sixty-eight years. The old station of Cambie will be remembered by all travelers on the C.P.R. as being on the giant Loop below Glacier, that loop which was regarded as one of the most ingenious engineering feats in the world and which was abandoned a few years ago upon the completion of the Connaught Tunnel.

"Please make it very clear that though I explored and surveyed and planned the whole course of the C.P.R. through a large section of the province of British Columbia, the only part that was built under my direct supervision was that which runs through the canyons of the Fraser," observed Mr. Cambie when we were chatting the other day.

"The only part!" Those of you who know those stupendous Fraser canyons, with their towering masses of rampart-like rock through which, and cut into which the metals wind their sinuous way, alternately far above or close beside the turbulent Fraser as it rushes to the Pacific, will realize that this part of the work was the *piece de resistance* of the undertaking.

As I sat, recently, chatting with him in his pretty home near Stanley Park, Vancouver, and noted his still sturdy figure and fresh complexion it was difficult to realize that this man with the clear blue humorous eyes, active intellect, and encyclopedic knowledge of railway affairs upon this continent, had built his first railway in the beautiful Annapolis Valley more than half a century ago.

The year following the adventure with Indians which was a feature of the explorations a description of which concluded the last article, Sir Sandford Fleming ("that prince among engineers," as Mr. Cambie describes him) took four years' leave of absence. Marcus Smith took his place, and Mr. Cambie was placed in complete charge of explorations and surveys for four years, and in fact until railway construction actually commenced. He penetrated into the wilds of the Ootsa Lake country—then absolutely unknown.

An Embarrassing Proposal

PERHAPS just here will not be an inappropriate place to introduce an embarrassing incident which the veteran explorer only gave me permission to include in these reminiscences after considerable persuasion. It throws a curiously interesting light upon certain Indian customs.

"It was during June, 1876, that I had occasion to go up the coast to Bella Bella, a place just half way between Vancouver and Prince Rupert," he recalled. "I hired a canoe and a couple of Indian men, with whom were an Indian woman and child to go there up Deane's Canal to a place called Kemsquit, from which place we traveled on what had been, most of the way, the route taken by Mackenzie, the first white explorer to come west to the coast in 1792. There were no whites in that country and this was purely an exploration trip. I had a survey party in the interior and I hoped to be able to join them.

"The Indians in my party assured me that every white man of consequence who had ever come into that country had a woman with him. They endeavored to persuade me that that was a very necessary part of the proceedings. And so, when about half way to the inlet they proposed that I should become the owner of the lady who was part of my crew. After this proposal had been made to me I went round to look at the object of the discussion and found that she was carrying out the usual ceremonial of anointing herself with oil upon the old Scriptural lines. But in this case the oil was rancid fish oil. She had no decorative rouge, so, after oiling her face and other parts of her anatomy she used lamp black in the centre of each cheek—which added greatly to her natural beauty!

"So persistent in their persuasion did these Indians become that, on the Sunday on the way up, I refused to travel with them and landed on a rocky island and made them stay at one end of the island most of the day while I stayed at the other. That is the only island in Deane's in 80 or 90 miles. I was up there last June and had difficulty in believing that nearly half a century had elapsed since that rather unusual episode."

"There is a moral to that incident," added the explorer, "and I can put it in a sentence. Those Indians were of a particularly immoral tribe and the whole tribe has become extinct—there is not one survivor to-day."

Tribute to Engineers

MR. CAMBIE explained that the Hon. Edgar Dewdney, who was Governor of the North West Territories during Lord Dufferin's administration, had much influence with the Dominion Government and with Lord Dufferin and that influence showed itself very soon, for immediately after he had returned to Ottawa he received a telegram from the premier, Mr. Mackenzie—who was also minister of railways—telling him to survey the Fraser River route. "I think I still have that telegram," interpolated the explorer. He was to survey it from Yellowhead Pass to Port Moody. A start was made that year and the work was completed the following year. "I consider that upon that survey we had the finest staff of engineers that ever worked in this country," commented the old engineer, "and I would, for that reason, like to give the names of a few of them. H. P. Bell, afterwards connected with the Ottawa Ship Canal; C. E. Perry, later of the National Transcontinental Railway to the south of James Bay; George H. Keefer, later resident engineer to the department of public works at New Westminster; W. T. Jennings, later prominent upon many public works in Ontario and elsewhere; Joseph Hunter, later engineer for the Hon. James Dunsmuir and still with the Canadian Collieries; Mr. Brunel and Mr. Gamsby. All of these, with the exception of Mr. Hunter and myself, have passed away. I was, I think, the oldest of them all."

Now I propose to give in Mr. Cambie's own words a graphic account of a most varied and often exciting exploration which took him away up into the Peace River country. To those readers who happen to know this country it will prove particularly interesting.

"The information gathered by this survey practically decided the Fraser River route as the one to be adopted," he continued. "The then government of Canada, however, having come into power in 187 and just established a national policy, was not in a position to proceed with the construction of a trans continental at once. Accordingly, in order to get further information with reference to the country and possible routes, I was sent to explore a line by the Skeena River and Peace and Pine rivers, east of the Rockies.

"For that purpose I selected Port Simpson as the proper terminus for such a line and, in company with Dr. G. Dawson, representing the Geological Survey, Mr. Henry McLeod, an engineer of high standing, and Dr. G. M. Gordon, until recently the principal of Queen's University, went to canoe up the Skeena River, then by way of Babine and Stewart Lakes to Fort St. James and on to Fort McLeod, where we patched up an old boat which had been abandoned by the Hudson's Bay Company and drifted down the Parsnip and Peace to the Rocky Mountain Canyon, a distance of about miles. There we met a family of Indians hunting and they helped us to portage round the canyon to the Hudson's Bay post known as Hudson's Hope, where we made a raft and drifted another 130 miles to Fort Dunvegan. The latter part of the trip was the month of August. The berries on the southern slopes of the hills were beginning to ripen and the number of bears we saw—grizzlies and others—surpassed anything I had ever seen or heard of. Often we would see on the banks of the river three or four bears together. However, we had no time for hunting and we would have lost as ball a day. We did get one two black bears, but we were not armed for grizzlies.

"At Dunvegan we had lost sight of the Rockies and to find out where they were we hired the horses—all that the settlement afforded—and went on (we had been traveling east) for sixty or seventy miles across what is now known as Grand Prairie. I am under the impression that we had been in that part before, but I would not be absolutely positive. This was the finest stretch of rolling country that I think I have seen anywhere, a sufficient quantity of timber for the purposes of fencing and building houses, and two-thirds of the country prairie, by the richest soil, over which you could travel for days without seeing a stone. I believe there are large herds of cattle there now.

"From there we struck across country to Lesser Slave Lake, crossing branches of the Smoky River. Many of these places are on the map just as I marked them there at the time. Here" (pointing to the on the map) "is the Little Smoky River. We arrived at the Lesser Slave Lake Fort one beautiful summer evening in August and, as we looked down on the of the lake, I thought that it was the prettiest spot I had ever gladdened my eyes on.

"We made our way back to Dunvegan by Hudson's Bay trails and there met Dr. Dawson, who had separated from us at Fort McLeod and taken our pack train through the Pine River Pass, we, of course, having made much faster time drifting with the current. The only piece of news that we had learned for many months was in one sheet of paper published at Battleford, which came across, and which conveyed to us the intelligence—two months old—that Sir Charles Tupper had been made a baronet. At Dunvegan our party scattered. Dr. Gordon was sent forward by the Hudson's Bay Company to Fort Garry and he wrote a book upon his experiences called 'Mountain and Prairie.' Mr. McLeod and Dr. Dawson went direct to Edmonton, crossing Athabasca River, over 100 miles above Athabasca Landing, and reached Winnipeg late in the winter. I sent my pack train back by the way they had come via the Pine River Valley, and told them to go about a day's journey into the mountains and there to wait for me, while I, with two men and an outfit of horses, took a sweep to the north of the Peace in order to acquire as much information as possible, intending as soon as I reached the mountains to follow down the western base to Hudson's Hope, and then overtake on the Pine River to meet my party.

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Let Us "Keep Our Tails Up!"

By J. VERNON McKENZIE

WHEN conditions were just a little "jumpy," and there was a tendency toward a temporary discouragement that was not warranted by facts there was a forceful if inelegant phrase used by members of the Royal Air Force:

"Everything's all right, just 'keep your tail up!'"

This piquant phrase gained rapid currency, perhaps even more in England than in Canada, during the years from 1914 to 1918. A famous English variety actress appeared in a successful Revue "Tails Up." The phrase came to have a connotation not only of courage but also of success.

Suppose we recall this phrase in 1924 as a message to Canadian business and professional men. Let us "Keep our tails up" not only for this year, but particularly as long as there are conditions which warrant a display of optimism and courage and as long as there are men and women in Canada who are qualified to grasp the opportunities afforded.

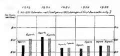

Chart 1—External trade of Canada, showing the average value per month

As we face 1924 it naturally is a time for stock-taking. For three successive New Years now, warning signals have been flown, "ca canny" policies have been foremost, advocates of industrial and commercial expansion have been shoved aside, quite rightly, too. But we have achieved—and are achieving—certain things which warrant us, as intelligent optimists, in rather pluming ourselves on the fact that we are residents of Canada, citizens of one of the two most happily-situated nations in this troublous world.

An important test of a country's prosperity is its productive economy, the increase of its output "per unit of energy and capital." What indicates an increase in a nation's productive economy? An increase in manufacture and the handling of goods in trade, in executive capacity and in inventiveness. The best reflection of this prosperity is the capacity to export. Canadians may justifiably preen themselves on the fact that this Dominion is to-day amongst the *first four exporting countries*.

Records for the first nine months of 1923 show an increase in exports from Canada to the value of approximately $250,000 000 more than for the same period of 1922. In the same nine months Canada's excess of exports over imports was almost $100,000,000.

In Days of Yore

IT IS interesting—and significant—to hark back to a period in our history which to many may seem as remote as the Dark Ages—barely a third of a century ago: 1890. Our total exports in that year were valued at $85,000 000, and of this amount manufactured goods represented but little more than $8 000 000—scarcely six per cent.

What is the situation to-day?

For the calendar year ending May, 1923, Canada's exports aggregated $952 000,000 and of this amount totally manufactured goods formed approximately forty two per cent., or $400 000,000. Including semi-manufactured exports this figure would be increased to $495 000 000.

An amazing growth, indeed, both in actual volume as well as in percentages!

Some significant facts of Canada's trade have been incorporated in the two charts appearing on this page. Number one shows the changes from year to year since 1919 in the average declared value per month of Canadian exports and imports. It will be seen that in the past year both items have been increased, and inasmuch as this estimate is based for 1923 on the first ten months only—thus omitting November and December, whose exports are always very heavy—we may conclude that the figures in the diagram are, if anything, an understatement of the facts.

In any case, of course, the statistics of our external trade bear no comparison with the tremendous totals of 1920, when the average per month, both of exports and imports, was well in excess of $100 000,000. One of the minor drawbacks of the very heavy fall in prices, such as occurred in 1921, is the difficulty which it occasions in all attempts to compare the trade of one year with that of another. With a view to meeting this difficulty, chart No. 2 has been prepared, in which the values of exports and imports for each of these years are estimated at the prices prevailing in 1922. This enables us to follow fairly closely the changes in the bulk or volume of trade as distinguished from changes in its money value.

The result of this re-reckoning is—to say the least—encouraging. Our imports were almost, if not quite—on this basis—as large last year as in 1920, and our exports considerably larger. As compared with 1922, imports have increased in a marked degree, while exports are about the same.

What should enter us chiefly, let us not forget, is the volume of imports. We do not consume our exports, for us they serve as a means of purchasing the goods produced abroad that we do need to consume. Our consumption of imported goods has been very heavy, and we have every reason to believe that there has been a corresponding increase in the consumption of goods produced at home.

> ## Our Orgy of Extravagance
>
> *NO MILDER term can justifiably be applied in referring to the wanton expenditures of federal, provincial and municipal taxation authorities throughout the length and breadth of Canada. Believing that the time has come to call an immediate halt, MACLEAN'S has decided to give the people of Canada the amazing and startling facts which account for our ever-increasing debt charges—the weight which is to-day crushing Canadian industry and strangling initiative. Three articles by Grattan O'Leary, the best-informed and most pungent of Ottawa's press gallery resident correspondents, will appear in the January 15, February 1, and February 15 issues. "Ottawa's Orgy of Extravagance." These will be followed by other articles, describing the same question from municipal view-points.*

And what of the future? What do we hear from informed prophets?

H. R. Poussette, director of the Commercial Intelligence Service, Ottawa, and a man who is extraordinarily well informed in regard to the ramifications of our foreign trade as he has served in the capacity of "trade scout" in several foreign lands has made a carefully-considered, albeit rather remarkable, prognostication. He believes that within the next decade, by 1934, Canada's export of manufactured goods will have grown to at least $700,000,000 and possibly even to $1 000 000,000. Mr. Poussette, by the way, has wagered a suit of clothes and a hat that the first figure will be reached, and a hat and a suit of clothes on his second forecast.

Sublime faith, indeed!

"I am only a poor Civil Servant," he remarks, "and a hat and a suit of clothes would mean a good deal to me."

Why should Canadians be vitally interested in our rapidly growing export business? Frank Thomas Morton, export manager of the Western Canada Flour Mills, to answer:

"One reason is that it brings about a lowering of costs in this country. I would put in a plea for export business on the ground that it keeps our mills and factories in full operation. By doing so prices are lowered to the home consumer and employees are given a chance to get more work during the year."

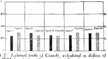

Chart 2—External trade of Canada, calculated in dollars of 1922 (see text on this page for full explanation)

Export More Manufactured Goods

A DIVERSIFICATION of our exports will place us on an even more stable economic basis. A blow to any one or two lines of manufactured exports would not then, be such a serious matter. A readjustment of our industrial activities and capacities so that we can turn more of our raw materials—of which we have been, in many instances, all too prodigal—into manufactured goods will also be a long commercial stride forward.

If we can export in large quantities goods which are not raw materials, but goods which represent "not merely the fruits of the earth in any sense, or the products of the soil but which represent the skill, knowledge, energy, enterprise and labor of the country," we will have a double advantage because we will have taken what nature gives and added thereto the product of ingenuity. We may do much in exploiting our own natural resources, instead of shipping them out of the country to enable an alien to reap the profits. On this principle may be builded the proper foundation for a nation's prosperity.

Are We "Resource Conscious"?

THERE are many evidences that Canadians rapidly are becoming "resource conscious" and that they are less inclined than formerly to permit factories to be built up in other countries on the foundation of Canadian raw materials. On this question, R. W. Dalton, senior British Trade Commissioner for Canada, reports:

"There is a tendency now to promote as far as economic conditions will permit the complete and final manufacture in the Dominion of Canadian raw material. There have been suggestions of embargo on the export of certain key materials, and further artificial methods of preventing the loss of national income through the export of semi-manufactured raw materials may be worked out in the future. Such an attitude on the part of Canada, when implemented by the necessary legislation, will provide still further inducement to American and British manufacturers to build their factories in Canada near the supplies of raw material and thus to employ Canadian workmen and Canadian materials and add to the investment in Canadian enterprises."

Growth of Paper Industry

ONE of Canada's greatest natural resources is, of course, her forest wealth. The pulp and paper industry has advanced within a decade with almost incredible leaps and bounds—yet so sanely and so steadily that no charge of mushroom growth can be brought.

Canada's exports of pulp and paper have grown with the industry. The figures showing the growth of pulp and paper exports added together are as follows:

1912	$ 8 975,000
1917	46 476,000
1922	105,458,285
1923	122 554,430

Exports of paper have shown similar growth.

In 1912 they were $3,881,000; in 1917, $20,072,000; in 1922, $69,538,418, and in 1923 $79,567,941.

Pulp exports have been as follows: 1912, $5,094,000; 1917, $26,404,000; 1922, $35,924,877; 1923, $42,986,948.

To Lead U. S. in 1924

CANADIAN newsprint mills now have an average productive capacity of about 4 000 tons a day—a figure that could be reached the year round. The average of all the newsprint mills in the United States is barely ten per cent in excess of this figure—4 400 tons a day.

New machines, to increase output, are being installed in both countries and, considering only machines definitely planned and financed, and in most instances actually under construction, these will permit of additions of about 200 tons a day to the United States output of newsprint and of about 850 tons a day for Canada. Thus before the end of the present year, Canada definitely will have assumed front rank on this continent in the production of newsprint, the estimated daily output being:

Canada	4 865 tons
United States	4 600 "

It may be pointed out that the 4 865 tons will be probable actual production as the capacity of the Canadian mills will be in excess of 5 000 tons a day.

Truly, something about which we may justifiably "keep our tails up!"

It is conservatively estimated that more than $400,000 000 is invested in the pulp and paper industry in Canada. The latest figures procurable are for 1922. The Dominion Bureau of Statistics has prepared the following graphic table showing the growth in this industry in a period of eleven years and the amount invested by provinces:

	1911	1922
British Columbia	None	$32 768 968
Ontario	17 786 888	132 849 364
Quebec	32 590 986	191 514 800
New Brunswick	2 678 059	16 310 982
Nova Scotia	544 000	6 667 234
	$53 596,983	$381,006 324

Our Mineral Resources

CANADA is on the threshold of remarkable developments in the exploitation of her mineral resources. As a most excellent report of the Mines Branch of the Department of Mines, Ottawa, says:

"The importance of mineral resources in the economic structure of a nation has been vastly magnified in modern times, and has given rise to the axiom that coal and iron are the basis of industrial strength and progress. To coal and iron must now be added petroleum. In the possession of these three essentials of modern civilization the continent of North America stands pre-eminent amongst the world's geographical areas. Canada, occupying the northern half of North America, shares in the possession of enormous resources of coal, in large resources of low grade iron ores which are already on the verge of successful commercial exploitation, and, it is confidently hoped, in great potential resources in oil."

The Dominion of Canada is the world's principal source of nickel, asbestos and cobalt and has taken her place as an important producer of gold, silver, copper, lead, zinc and a number of the rare metals. Each year sees added new mineral districts of vast potential value. At the beginning of this century the total value of our metallic and non-metallic mineral production was barely $63 000 000, representing the value per capita of $12. The latest procurable figures are for 1922 and the Dominion Bureau of Statistics marks these as a "preliminary estimate." This table shows the following figures for the annual value of mineral production:

1900	$ 64 420,000
1914	128 860 000
1919	176 890 000
1922	183,030,000

Fisheries and Finance

OUR fishery production trebled, roughly, from 1900 to 1918 and since that year has dropped back somewhat after the war-time peak, both in quantity and monetary value. Official figures show that our fisheries were responsible for the following additions to our national material wealth:

1901	$25 737 000
1918	60 300 000
1921	34 931 000

There are several facts about our financial condition, particularly in regard to the amount of liquid capital available, which are definitely and constructively optimistic. The most menacing fact in this connection is of course the orgy of extravagance which has been maintained, not only by Ottawa but by our various provincial and municipal governments. But that is another story, shortly to be told in a series of startling articles in *MacLean's*.

At a moment when nervousness was rife and the table-talk of the Canadian business man was frankly pessimistic, the Hon. W. S. Fielding, Finance Minister, disregarded the advice of those who thought they "knew better," went into the Canadian market for a very large refunding loan—and in little more than a week triumphantly came back with more than $200 000,000!

The Financial Post estimates that $152 000 000 is left over from the bonds and dividends distributed and this sum is thus a direct increase in our national liquid wealth.

A surplus of $152,000,000 for investing and spending!

Figures showing the dividend and bond interest payments for 1922 and 1923 are amazing in their magnitude. 1922 dividends are $117,929,358, bond interest $160 420,496, with a total of $277,882,284. The 1923 figures are dividends $134,502 968, bond interest $212 104 113, with a total of $352,606,478.

Canada's wheat crop has a significance of which all the world is aware. Canadian farmers will profit more greatly as a result of our tremendous wheat production when some of our most important customers recover from the verge of bankruptcy—if not from actual bankruptcy. But the figures of our production—both in regard to yield and value—are distinct sign-posts along the road of prosperity.

In 1913 our wheat crop totalled 231,717,000 bushels valued at $156 462,000; in 1922 this had grown to 399,786,400 bushels valued at $539,419,000. Estimated wheat production for 1923 shows the amazing figure—more than double that of ten years ago—of 479,781 000 bushels, but the estimated value has dropped somewhat, for reasons that are known to everyone, to $321,352,000.

The value of our total agricultural production (crops) for 1913, 1922 and 1923—the latter year, of course, estimated—is:

	Production bushels	Value
1913	909 426 370	$952 771 560
1922		962 916 280
1923		893 258 700*

> ## A PERTINENT NEW YEAR'S QUERY
>
> ### By BERTON BRALEY
>
> You say your taxes are too high,
>   But do you vote?
> About extravagance you sigh
>   But do you vote?
> How long, you wail, must we endure
> This state of things which keeps us poor?
> How long? I do not know, I'm sure,
>   But do you vote?
>
> The lights are bad, the streets a mess,
>   But do you vote?
> Your indignation you express
>   But do you vote?
> You say the bosses rule the show,
> That graft is reaching high and low,
> And doubtless all you say is so,
>   But—do you vote?
>
> You growl at rotten politics,
>   But do you vote?
> You bawl at bosses and their tricks,
>   But do you vote?
> You say, oh Decent Citizen,
> (We've heard you, time and time again)
> "We want things run by Business men!"
>   But—do you vote?
>
> Unless you do (I wonder, DO you?)
> You've got just what is coming to you!
>
> From "Forbes"
> (Copyright, 1923, NEA Service, Inc.)

Demand deposits in the banks, savings deposits and money in circulation have all advanced amazingly since 1913, to take our comparative example exactly a decade ago. Demand deposits are shown as follows:

1913	1922	1923
$384 446 046	$531 491,428	$549,736 081

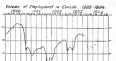

Chart 3—Industrial employment in Canada (100=condition on January 17, 1920). Projection into 1924 is based on average seasonal movement of four years

Savings deposits have shown an even greater jump, as indicated by the following figures: 1913, $625 833 160; 1922, $1,158 442-463; 1923, $1,141 133,278.

Our circulation has shown a continually healthy throbbing and has grown from $118,427,321 in 1913 to $177 623 680 in 1922 and to $185 490 429 in 1923.

The gross and net earnings of our two railways, the Canadian Pacific and the Canadian National, have shown similar healthy growth. For the ten months ending October 21, 1923, the C. P. R. gross earnings were $160,023,874, compared with $145,578,810 for the corresponding period in 1922. The Canadian National Railways—also for the ten months—show gross earnings of $204,392 115, compared with $185 137,259. For both railways it is forecast that the final net earnings figures for 1923 will show a very marked improvement as compared with 1922, particularly in the case of the Canadian National.

Unemployment Decreases

CHART number three (on this page) depicts the fluctuations of employment in Canada as reported to the federal Department of Labor by from five to six thousand employers, who represent between them almost every branch of productive activity save agriculture, the most important of them all. This chart has been prepared by Gilbert E. Jackson, of the Department of Political Science, University of Toronto.

It will be seen that a marked growth has occurred in the volume of employment, which reinforces any conclusion that we may base on the growth in the volume of imports. The conditions of 1920, when for many months there was practically no sign of unemployment, and when the ranks of industry were temporarily swollen by workers from the farms, have not, indeed, been duplicated. On the other hand there is no doubt that for the first time in nearly three years, the productive energies of the country were fully employed during most of 1923.

The dotted line on this chart is a projection of the labor market in 1924. Professor Jackson says that it is not, however, a prophecy. Conditions of employment in 1924 may be better than those indicated on the chart; possibly they may not be so good. What the dotted line does represent is this: If we may speak of the average of the changes in preceding years as in some sense "the normal," then it is a projection of what *conditions of employment will be, if the "normal" seasonal movement occurs in the Spring*. By comparison of the published index of the Labor Department, as it appears in the month before us, with the projection plotted here, it should be possible in the spring months to foretell what is the promise of the coming Summer.

Apart altogether from the possible usefulness of the dotted line as a criterion of the future, the chart of past employment conditions bears witness to the same rapid recovery from industrial depression as was also visible in the trend of the volume of trade. All of the charts which accompany this article represent 1923 as a year of solid achievement.

Let us close with a significant statement from the studied and considered announcement of a nationally-known financier, Sir Vincent Meredith, Bart., president of the Bank of Montreal, in addressing the shareholders a few days ago, said:

"I regard the state of trade in Canada as having improved during the year. Statistical evidence supports this conclusion. Bank clearings, railway receipts, foreign commerce have all increased. Stability of commodity prices has been a favorable factor encouraging confidence and inducing freer buying. The substantial decrease in unemployment, which has virtually reached the zero mark, is an unerring sign of better business."

After reading the, perhaps, rather dry facts and figures recorded above, don't you think it is good advice for 1924—and after—

"Let us Keep our tails up!"

---

*The amount of grain-hay is not included here as at the time this article was written the quantity had not yet been determined; the 1922 grain-hay crop was valued at more than $86 530 000.

The Traveller in the Fur Cloak

By STANLEY J. WEYMAN

ILLUSTRATED BY DUDLEY GLOYNE SUMMERS

I looked back many times but I saw no sign of pursuit

CHAPTER IX

AND the ignominy of it! If anything could add to my confusion it was the sense of the false position in which I had been so weak as to place myself. For now that it was too late, now that I could not extricate myself, I was convinced that I ought to have run any risk rather than submit to this wretched travesty, detection in which must cover me with ridicule. I recalled the ripple of laughter which had stirred the embassies from Naples to London when poor Drake had fled across Germany disguised in a green poke-bonnet and a woman's pelisse. I remembered the volley of jests of cartoons and pasquinades which had hailed about his unlucky head and even the "Poor devil! C'en est fait de lui!" with which I had dismissed him from future employment. And here was I, with that warning before my eyes, here was I, but a short six months before, a British Minister accredited to a first-class Court—sneaking about a Chess Board in a disguise still more ludicrous and absurd, obeying the orders and tapped on the shoulder by the wand of a miserable Jack in livery.

No wonder that with these reflections and the heat, I lost my head at the moment when I needed it most. The order for me to move was given—I failed to hear it. It was repeated harshly, violently, and tap, tap, down on my head fell the scandalized wand, while from all sides "Move! Move, Herr Hache! Don't you hear, *Dummer?* Move, *Chemnitz!*" Injunctions in all forms rained upon me, completing my confusion.

Shade of Perceval Ellis! Virulently was he avenged in that hour. I started at last, but in my haste I tripped and all but fell over the skirt of my dress. Pulled up by it, I lost my place, and did not know where to go, and it was only when a clear, childish voice, rising above the grumbled objurgations, shrilled "Four to the front!" that clumsily and lamely I executed the move.

I had done it now! I had called attention to myself with a vengeance! I heard on one hand an angry exclamation—that the knave was drunk, on the other a growl—that the fool was ill. For the moment I felt all eyes upon me and I awaited what was to come. And heaven knows what might not have come of it, if in the nick of time luck had not intervened to save me. The trumpets blared anew, there was a cry of "The Prince! The Prince!" and in a moment all eyes left me and were turned in curiosity on the august arrival.

I and my scrape were forgotten, and I had a moment's respite. I collected my scattered senses. I could afford to make no more blunders, that was clear.

I HAD a glimpse of Davout, the clear, harsh little man, as he passed, a few paces from me, along the side of the Board to pay his court to the Duchess and her ladies. His white gloves and his white breeches gleamed, his epaulettes and sword-hilt glittered in the sun—he was fine enough. But I felt too that he was real, terribly real! I perceived and I am sure that I was not the only one who perceived the harsh contrast between his steadfast presence and this mimic court, this mimic war! Between his firm tread and the flaccid pretensions on which he politely but firmly intruded. He passed behind me and mounted the rostrum. I could no longer see him. But I could fancy that the easy benevolence the big mild face and quaint pigeon-wings of the Grand Duke made but a poor show beside him, and that in the breasts of the Grand Duke's subjects there must be even searchings of heart, as awed and intimidated they eyed this strange phenomenon, this master of their masters. There was here no one to cry "*Vivat Schill,*" no one to speak for the Vaterland, no champion of the vast invertebrate Germany. But surely, here and there, in the subservient watching crowd there must be felt some twinge of misgiving, some pang of shame, some feeling of distaste. The Master of their Masters! Of Prussia! Of Germany! Ay, the Master of all—under his Master.

But if this was so, nothing bore witness to it, no one dared to voice it. After a moment "Proceed!" cried the Master of the Game. "It is the *wohlgeboren Hofrat*'s move."

The Court Physician moved. The Grand Duke moved in his turn—moved and moved me. But this time, strung to attention and nerved by Davout's presence and the urgency of the peril, I kept my head, I behaved as others. And the next move—oh, joy, removed me from the Board. A red Knight captured me, and with what dignity I ought and a sigh of relief I joined the "taken pieces," who in an orderly motionless line formed a red and white fringe along the left hand side of the Board, where our presence added to the picturesqueness of the scene.

I was thankful for the respite, and my spirits rose. But the crux remained. I had still to pass the Gates and the sentries, I had still to escape from the town, and for some time to come suspense must be my portion. My place in the line happened to be opposite to the spot where the Duchess sat and I had leisure to observe her, and as I watched her slowly waving her fan and now and again languidly murmuring a word to her ladies, I was tempted to believe that she had forgotten my plight. Babette too, at play behind her and now skipping over her rope, now tossing back her ringlets as she expressed a shrill and free opinion on a move—it was hard to believe that the child had a care in the world, harder still to suppose that she had the eye of a hawk for whatever might affect the Englander whom she had taken under her protection.

But I had presently proof that I wronged them both. I saw the child lean over to her mother, and "Oh dear, dear!" the Duchess exclaimed, in a voice audible across the Board. "How hot those poor Castles must be! That one opposite—he very nearly fainted just now. Who is he? Herr Chemnitz? Well, poor man, tell him he may go. And Herr Hauser—his visor must be stifling!" Then to an attendant: "Tell Herr Chemnitz and Herr Hauser they may go. His Highness permits."

THE servant brought the message to us and I suppose that the permission was not unusual, for no one expressed surprise. With a low obeisance we fell out of the line. Hauser made a sign to me, and when we had retired a few yards we made a second obeisance. Then he turned, and side by side, as quickly as our masquerade and our skirts permitted, we walked towards the Entrance Gates, which stood near the extremity of the Terrace, and about a furlong from the Chess Board.

The Duchess's bold stroke while it had relieved me, had also surprised me. I had thought to pass the Gates one of a crowd; now that it was to be done in the company of Herr Hauser only, I felt the pinch. I appreciated, perhaps a little too clearly, the risks. What if the sentries stopped us? Or compelled us to unmask? Short as was the distance we had to cover, I had time before we reached the Gates to wish that the Duchess had not interfered, but had left us to pass out with the others.

I wondered what Hauser thought of it, and as we climbed the steps to the Terrace, "Suppose that they ask us to unmask?" I suggested. I could see the Gates and between them a smudge or two of bright colour, in sharp contrast with the lace-work of russet boughs that overtopped the wall.

"*Ach!*" he answered with German phlegm. "We will hope not, mein *Herr*. I came in with Chemnitz. Why should they?"

"But we are going out, not coming in."

"So!" he answered, and that was all.

I could only hope that he was right. The gates were of fine iron-work in a frame of the same, and above them the Grand Ducal flag floated idly. Between them I could look down the vista of the cobbled street flanked on either hand by the green shutters of clean, substantial houses.

And how heartily, at that moment, I wished that my feet were safely on those stones. There were four sentries, two in the uniform of Zerbst, two in a French cavalry uniform, green with red revers. They faced one another and it was necessary to pass between them.

As we approached, "Herren Hauser and Chemnitz," my companion announced, and coolly paused to exchange a word about the game with one of the German sentries. Perforce I stood too, cursing his easiness, and fuming at the delay, while the two moustachioed Frenchmen standing on the other side of the gate, looked us over, agrin from ear to ear. And truly in all their campaigns it was unlikely that they had ever seen two stranger figures. A moment and Hauser prepared to move on—I, too, with a sigh of thankfulness. We had, indeed, as good as passed the barrier, our feet were actually on the street, when the blow fell.

"*Halte là,*" cried the nearer Frenchman, and let his gun butt fall noisily to the ground. "*Il faut démasquer, Messieurs!*"

Heavens! I had not a word to say, nor an idea what to do. The worst had befallen us and I stood helpless, tongue-tied, ensnared in that accursed dress of mine. And it may be that it was better so, for my companion rose to the occasion with admirable aplomb.

"*Ach!*" he said. "But not for us! We are townsfolk, playing for His Highness's pleasure and free of the Gate. Let us pass, my friend, and no jokes."

But the second Frenchman, he who had not challenged us, barred the way by levelling his gun-barrel before us.

"*Démasquez vous, messieurs!*" he commanded. "It is an order."

"But not for us," Hauser persisted stubbornly. "Hartel here knows us. We are townsfolk. Natives of Zerbst, see you."

The German confirmed him. "I know the Herren," he said. "It is right."

BUT the Frenchman did not give way. Instead "*Plus de mots!*" he grumbled harshly. "I say it is an order and we—we obey orders or it is the wooden horse for us. *Peste!* Are we here to be laughed at?" And he muttered something which sounded like "German pigs!"

"Oh well, very good," Hauser replied—but his voice was no longer steady. "I'll unmask. But my friend here, he cannot unless he undresses in the street, and it is—" fumbling with the strings of his helmet—"it is not—what do you call it?—convenable. A respectable tradesman in his own town! I tell you there will be talk of this, *meine Herren.*"

"Then there will be talk!" the Frenchman growled. "I obey orders and what do I care? Have we fought our way across Europe to be bearded by a—"

"Herr Chemnitz! Herr Chemnitz!" The hail came even as I hesitated, stricken dumb by the ignominy as well as the danger of my position—came from the gardens behind us, and we turned—thankfully. A flying figure light as gossamer with floating curls and billowing skirts was racing towards us. It was Babette, and at her heels a leaping dog and a panting attendant, who was loudly but vainly protesting. "Herr Chemnitz! Herr Chemnitz!" the child repeated, and beckoned to us to await her.

When she came up she was out of breath, and for a moment she could not speak. But her presence changed the atmosphere. The German sentries sprang to attention, slapping their butts and standing rigid. "Her Highness the Princess!" ejaculated Hauser—in a tone of unmistakable relief. And at the word the French sentries came also to the salute.

"Herr Chemnitz," Babette announced, as soon as she had recovered her breath—and with an imperious little hand she waved off her scandalized attendant—"your Anna is to come to the Schloss to play with me at one o'clock. Do you hear? Her Highness permits!"

"I, in the highest degree honoured am," I murmured. And I bowed as low as my disguise permitted.

"Bid her bring her hoop," the young lady commanded. "And see you go quickly and send her. She will need to dress, it goes without saying."

"Immediately, if Her Highness so honours her," I replied, and I bowed again. "I hasten to her."

SHE waved imperiously to us to go, and we turned. The sentries, still standing at attention, no longer barred the way. We moved off together, Hauser and I, keeping the middle of the road, and even swaggering a little.

"Colossal!" Hauser muttered. "She is an Angel Child."

"It was a near thing," said I. But my coolness was the merest pretence. As a fact, all my desire at the moment was to wipe my brow.

"*Gott in Himmel!* She certainly has the true German wit!" he swore enraptured.

"In excelsis!" I agreed thankfully.

"*Ach!* You say well, in the highest. Indeed. But there, there, they are not as others," reverently. "How should they be, being born? And now listen, *Freiherr*. We are clear of that, thank God, and in a moment I leave you. But a space before you reach the bridge and on the right hand is an alley little frequented. You will do wisely to step in there and take off that dress. Then on to—but you have your directions?"

"To Puckler's. But I have no hat."

"Better hatless than headless," he rejoined drily. "We part here." And to my surprise, without so much as a backward glance or a word of farewell, the man turned his hobby's head from me and stalked into a shop. He had behaved with splendid courage and I would gladly have thanked him as he deserved, but he gave me no chance. I suppose that he was as glad to be rid of me as I should be, when the time came, to be rid of my hated disguise, and perhaps for all his phlegm he was not unshaken. At any rate that was how we parted and I saw him no more. But I drink to his memory. Hoch! For a German, a man of very stable brain.

I walked on down the quiet, sleepy street, and though here and there a stray French soldier stood to gape at the strange figure I presented, no one accosted me. Presently I saw the bridge before me, and choosing an alley at random I left the street. I suppose it was the right passage, for it was untenanted and hidden from observation by a sharp turn. I tore off the abominable covering under which I had suffered so much both in body and mind. Freed from its folds I flung it down in a corner and oh, the relief of that moment! But I dared not linger, and with the welcome air cooling my heated brow I returned to the street and, hatless indeed, but otherwise presentable, I strode on to the inn by the bridge. I saw a man standing in the entrance to the yard. He was whistling and I made up to him.

He did not wait for me. Making an almost imperceptible sign he turned back into the yard and I followed. Within the gates a chaise and four stood ready for the road, the postboys in the saddle. The man opened the door of the carriage and without a word beckoned to me to enter. I did so, he closed the door, clapped his hands, and we moved out of the yard. In a trice we were crossing the long wooden bridge, the clear waters of the river shining beneath us, here broken by a brown sail, there stemmed by a floating mill. The horses' feet ceased to drum upon the resounding planks. We took the road.

I looked back many times but I saw no sign of pursuit. The chaise was shabby but the horses were strong and fresh, and the postboys had some countersign, or perhaps word of our coming had been sent before us, for at the Prussian frontier post with its black and white pillars we passed without even a check. Again and again I looked back but the road remained empty behind us. At Potsdorf we changed horses, but I dared not, hungry and faint as I was, stay to eat, and it was not until we reached Belitz, still some thirty miles from Berlin, at five in the afternoon, that I broke my fast. Even so an hour saw me on the road again.

. . . .

AND, oh! the relief it was to awake from that bad dream and to be one's self again! To stand next morning, once more Francis Cartwright, of the British F. O., at the windows of the very same suite in the Hotel de Russie by the Schlossbrucke that I had occupied five years before, at a time when the Embassy in the Linden was preparing! To escape from the nightmare of the last three days and the shifts and disguises and inglorious expedients to which I had been driven and at which I now shuddered, and to stand on my own feet ready to face whatever of danger or difficulty still awaited me! For at last I was in Berlin, and beyond Berlin my thoughts did not yet pass—sufficient for the day, I told myself. Indeed, as I turned from the windows to the table spread English fashion in my honour and prepared to fall to with an appetite, even the dark prospect that faced me at home lost half its terrors. Viewed through the sunshine of this fine, this exhilarating autumn morning, all things seemed possible. I reminded myself with a good heart that I must be man enough to bear what my own folly had brought upon me and—*faire bonne mine à mauvais jeu!*

Not that I was not grateful! Not that when I thought of my gracious and generous countrywoman and of dear little Babette's wit and courage I did not do so with a full heart and long for the time when I might make some acknowledgment. Acknowledgment? I could make none equal to the occasion indeed, but if there were still smugglers at Hamburg or at Varel, if Heligoland still stood, then English toys and Bond Street millinery should not be lacking. Still my gorge rose at the fallen position in which I had placed myself and the risk of detection I had run, and, never again, never again, I determined would I be so weak. One Drake was enough. I might share, I probably should share, his disgrace. But I would run no second chance of becoming, like him, a laughing stock.

At the Berlin barrier I had taken a high tone, announcing that my business was with the Danish Ministry on behalf of His Highness the Grand Duke of Zerbst. I should be found, if needed, at the Hotel de Russie. But that, I had vowed, was the last subterfuge, if it was one, to which I would stoop. At the hotel I had presented myself in my own name and demanded my old suite. The night attendant, a former acquaintance, had received me respectfully, though I saw with profound astonishment. He had gone to rouse mine host, and he, too, though he had been in some degree prepared, had stared at me as at one risen from the dead.

"*Mein Gott!*" he had exclaimed, the candle shaking in his hand as he held it up to view me the better. "It is as Johann said."

"To be sure, Herr Jager!" I had replied. But I had been a little dashed by a surprise that seemed to exceed the circumstances. "I would like to have my old rooms if they are unoccupied."

HE HAD shrugged his shoulders. "There are few occupied in these days. We are a city of the dead. The rooms are at his Excellency's service, and Johann shall light a fire at once. But—"

But I had no thought now, save of bed, and I had cut him short, bidding him light me to the rooms. I had been many hours on the road, I told him. And still as he obeyed me and stood to superintend the kindling of the fire, I had caught him stealing furtive glances at me, and I had known that a question trembled on his lips. But I had jumped to the conclusion that the presence in Berlin of that rara avis, an Englishman, sufficiently accounted for his stupefaction, and dog-tired as I was by all that I had gone through since morning, I had dismissed him as early and cursorily as was consistent with good manners.

I was soon to learn, from another month, that the good fellow had a more substantial and a much stranger reason for his surprise than any of which I had knowledge.

The elder of the two ladies made more than one effort to enter into conversation with them, but in vain.

CHAPTER X

I KNEW it to be of prime importance that I should be in touch with the Danish Minister before the Prussian police or their French masters moved against me, and half an hour after nine saw me leaving the Russie. I had but a short distance to walk, but I saw enough in that brief space to convince me that this was not the Berlin I had known. The city's one good point, its State buildings, remained, but they seemed in their new and rather garish magnificence to be at greater odds than ever with the meanness of the shabby streets and low roofs that clustered beneath them. Traffic was sparse, trade appeared to be stagnant, depression reigned on all faces, the very carriages seemed to be, were that possible, a shade more ramshackle and the harness a little dingier than of old. On a city never beautiful, but once aspiring, the victor had set his heel with a vengeance, and such prosperity as his exactions had not crushed, the absence of the court, still in exile at Konigsberg, had sapped.

Only in one place did I see, as I passed along, shunning rather than seeking notice, anything like animation. About one house in the Unter den Linden, and but a block or two from the Danish Mission, there was coming and going enough. A sentry in a blue coat and red trousers paced to and fro before this house, and through its doors an incessant stream of callers—soldiers, civilians, messengers, officers—was continually in passage. Over the door, flaunting its gilded plumes in the sunshine, an imperial eagle stretched its beak and spread its wings—for this was the French embassy, and within its walls I could fancy Daru and St. Marsan lolling in their chairs, while German princes waited in the anteroom, until it should be the pleasure of French generals to receive them.

Truly a wonderful sight to one who had known the old Berlin, its braggart air, its swaggering army, its traditions of victory, its memory, all-pervading, of the Great Frederick! A sight to move and to astonish! It brought home to me as nothing else had, Jena and Auerstadt, those crushing defeats—ay, and the slender basis on which all military power rests!

But it may be believed that I did not stand before that house and gaze! I passed it with averted face, hurried on to the Danish Mission, and sent in my name. Only then did I breathe freely or feel myself at liberty to indulge my curiosity. From the safe haven of the doorway, I had the French House still in sight and could discern through the thinning foliage of the limes the gleam of the golden wings and the stir of the crowd that moved beneath them. And as I gazed, myself withdrawn from sight, I witnessed the commotion caused by an arrival. I saw the crowd part suddenly asunder, and a carriage drawn by four smoking horses, whirl up to the door. From the carriage, amid much parade and excitement, there alighted four men wearing cloaks over their uniforms. They entered the house, and in the first to pass within, flanked on either hand by bared heads, salutes, ceremony, I recognized Davout!

I had attained to safety only just in time!

I turned back into the hall, and immediately became aware—my sight-seeing had taken up no more than a minute—of a stentorian voice heaping one exclamation of surprise on another. "Bring him in! Bring him in!" I heard, and the next moment the messenger, to whom I had given my name, came hurrying out to me. "His Excellency will see you at once, sir," he said, and beckoning me to follow him, went before me into the room.

Dear old Bronberg! As huge as hearty, as burly as ever, yet hiding under his booming and bellowing personality almost as much finesse as benevolence. "Wunderbar! Colossal!" he cried. "It is!" And laying his hands on my shoulders he kissed me roundly on both cheeks. "Cartwright, by all the powers, returned to life!"

"To be sure!" I said, moved by the cordiality of his reception, yet already feeling the awkwardness of the explanation upon which I must enter. "Here I am, Baron, at last!"

"And Ellis? Perceval Ellis?" He looked expectantly towards the door which the messenger still held ajar. "Is your chief not—"

"Ellis?" I exclaimed.

"Yes. He is with you, I suppose?"

I stared. What did the man mean? "Perceval Ellis?" I repeated. "With me?"

"Why not? If one why not the other? Why," gazing at me in amazement, "what's the matter, man? Why do you look like that?"

"But Perceval Ellis?" I stammered. "Ellis is in England, Baron—this ten weeks."

"The devil he is!" he exploded.

"But of course."

"Then all I can say," the Baron roared, and I saw the blood rush to his face and his eyes snap, "your people have given me a devilish lot of trouble for nothing! In England these ten weeks? Do you mean it? *Donner und Blitzen*, man! If that is so, what does your pretty Government mean by—mean by—"

"But, isn't it so?" I struck in, staring feebly at him. "Did he not come through Berlin in August—the first week of August, and go on to England?"

"Without you?"

"Yes."

"No, he didn't!" he bellowed in his bull voice. "No, he didn't, or there are more fools in your country than I believe in! No! No, no, no! He didn't! And if he is not with you now, the devil knows where he is! *Gott in Himmel*, haven't I interviewed half the German nation and written a pile of letters this high—this high about him and about you? Haven't you both been given up for dead—haven't you both been lost this two months, and half the embassies and all the police and *der Teufel* knows who besides been driven out of their senses to find you? And Talleyrand—that subtle devil!—writing, and Duroc! And has not the whole country been ransacked to find him—and you? And you walk coolly in with a smile on your face and want to make me believe—why, man, it would try the patience of a saint! What does it all mean? What's at the bottom of it? Where is he? Where is he, man?"

"Before God I don't know," I said, my head whirling. "I did not know that he was lost. I supposed him to be in England—these many weeks."

"Then why are you here? Why are you here, man? If he is in England! Were you not together?"

"I can explain that," I said, wincing. "We parted at Wittenberg, Baron."

"When?"

"The last day of July."

"And he went on—without you?"

"Yes." I wiped my brow.

"And you?"

"It is a long story."

"WELL, in heaven's name, man, let us have it. Let us have it! It is time, I am sure. Let us get some glimmer of light on this worse than Baltic fog. *Gott in Himmel*, when I saw you come in at the door I supposed he was with you, and there was an end of it! And glad I was, my friend, I can tell you, for the bother I've had with this—but there, wait! wait!" He touched a bell and to the messenger who entered, "I am not to be interrupted, do you hear?" he said. "Not for an hour, if it is Count Hardenberg himself! I see no one. And hark you, don't let any one know that this gentleman is here. Let us see where we are," he continued as the door closed, "before we commit ourselves. This is the strangest thing I have known for many a day!"

"I am completely in the dark," I said.

"Well, you can tell me your story, at any rate. We can get that. And that may throw light on the rest. So you parted, eh? At Wittenberg? Well, how was it? And why? Better begin at the beginning, man."

"Yes," I said. "I will. You shall know all that I know, Baron. But it never even occurred to me until now—when I have it from your mouth—that Perceval Ellis was not safe in England these three months. You really tell me that that is not so?"

"Haven't I told you—over and over again?" he roared in his great bull voice. "He has not been heard of since the first days of August, I tell you—when the earth opened and swallowed him as far as I can hear! But tell me your tale and may be we shall get some light at last." And he wiped his brow with a handkerchief as big as a lug sail.

I told him then what I had to tell, the story, step by step, but more briefly, of course, and omitting all unnecessary details, which I have here related. He stopped me now and again that he might jot down a date, but otherwise he refrained from comment, though an occasional grunt of surprise bore witness to the interest with which he followed my adventures. I knew as I told the tale, knew only too well, that I did not come well out of it—that the part I had played in leaving Ellis must appear in his eyes—unfavorable. But he made no remark on this, and the shock that this news about Perceval Ellis had caused me, and the curiosity I felt to learn the facts, rendered me less tender on my own account and less susceptible to his criticism.

When I had done, "And you come now from Zerbst?" he said.

"I left Zerbst at noon yesterday."

"And Davout?" He gave way, despite himself, I think, to a bellow of laughter. "You gave him the slip, you funny dog, *en tour à échecs!* Ho! Ho! You funny dog, you! *Mein Gott*, it was well thought of!"

I nodded, my face hot. I saw that I should never hear the last of that game of chess.

"And you in no danger, had you known it, my lad! Why, I tell you, he is as keen to get to the bottom of this as we are. His people swear they know nothing about it, and meantime they are getting the credit of shooting you both in the ditch at Magdeburg for the sake of the despatches you carried! And on the top of the d'Enghien case and the Rumbold and the Wagstaff business they don't like it! They are as sore as a mangy dog. A bad name and nothing gained, all the stink and no despatches, do you see? Do you see? I'm told that the Emperor has written in his own hand and rapped M. Daru pretty smartly over the knuckles. Of course if they had got the despatches it would be another story."

"But are you sure, Baron, that they have not got them?" I put in.

He nodded with a meaning look. "Well, yes, I am sure," he said. "I think I am sure, my friend. If they had got them—more than one would have heard of it and been sorry—always supposing there was that in them which I suspect there was? No, they have not got them or they are cleverer than I think them, and I think M. de Talleyrand the devil for cleverness. No, my friend, I am pretty sure that they have not got them. And a man who should know better than I is equally sure. And that is Justus Gruner."

"Justus Gruner?" I echoed. I did not know the name.

"Was he not in your time? The head of the Prussian police." He locked the door and lowered his tone. "He has the name of being devoted to Daru—he would not hold his office another day if he had not. But—" he looked meaningly at me—"I can trust my Justus, see you, my friend, and between me and you, he is confident that they have not got them. You shall see him to-day and tell him your story. I will arrange it."

"In the meantime," I said anxiously, "I have told you my story, Baron, but I am in the dark as to yours. Perceval Ellis and I parted at Wittenberg. I suppose that something is known of his movements after that? I left Klatz the messenger with him, and also Kaspar his servant. Have they too disappeared? What of them?"

"We have them."

"Oh!"

"They are both in the hands of the police—here in Berlin."

"But did they not tell you that I—"

"Had left Ellis? They did!" the Baron roared, and he struck the table. "They did! And we did not believe them. No one did! No one believed them! And that was one reason—there were others of course, but that was one—why they are still in charge. They have been examined and re-examined, and always that has been against them. But I'll tell you the whole story—I have the précis here. The précis? Why, *Potztausend!* we have drawn up a hundred, if we have drawn up one. We've kept our quill-drivers at work for days and days on this! We've covered reams with it! Your Foreign Office has given us no rest over it, and my lord Perceval Ellis's uncle—uncle, is he not?—phew! there's a man! But the précis—here it is, and here are the facts. Where shall I begin? Well, I'll begin here.

"The British envoy lately accredited to Vienna, travelling with his suite, passed, it is certain, through Berlin on the second day of August. He was provided with Prussian passports in the name of Herr Ellis and attendants, and his passage is proved by the fact that a person exhibiting those passports was supplied with a relay of horses upon the demand of the landlord of the Hotel Parlement d'Angleterre. But the travellers appear to have been anxious to avoid observation, so that in fact no one acquainted with their persons is able to speak to their separate identities, though the hotel keeper is clear that one wore a handsome fur cloak which he noticed because the day, though wet, was warm, and he drew the conclusion that the wearer was an invalid. A gentleman believed to be the Envoy called at the Danish Ministry but in the absence of Baron von Bronberg declined to leave his name.

"IT IS ascertained that the party left Berlin about four in the afternoon but it is thought that one or more of the travellers entered the carriage as it passed through the streets—this it is supposed for the purpose of avoiding observation. They arrived at Spandau at seven but instead of going to the principal inn, the Rothe Adler, they stayed at Koch's inn, which being the stopping place for the stage waggons was crowded. The inn keeper who has been repeatedly questioned is able to state the following facts: that two gentlemen sat down to supper together and that the taller and darker of the two who appeared to be also the superior seemed to be in a nervous and fidgetty state; that he supped—the inn has only one common room—in his fur cloak, and that by turning up the collar, on the pretext that the room was draughty, he concealed his features as far as possible from the people about him. The servants of the inn differ as to the number of attendants who were with the party, but the better evidence appears to be that there were two. The travellers let it be known that they were merchants returning to Hamburg, but their appearance and their desire to keep to themselves left the impression that they were other than they gave out. On the last point the Postmaster of Spandau remembers that before leaving in the morning one of the travellers appeared to be in favor of going on with a pair of horses only, but that the wearer of the fur cloak, supported by the Postmaster's statement that the road was sandy, over-ruled him and the full team was taken on.

"Their intention, as given out, was to reach Perleberg that day, but it is believed that the principal traveller was seized with illness. At any rate on the arrival of the party at Kyritz in the afternoon he announced that he would stay the night. Unfortunately the Black Eagle where they stopped was in a commotion owing to the presence of a detachment of French infantry, which had halted there on its march from Stettin to Hanover. Very little, therefore, can be learned of the movements of the party, but it has been ascertained that the two principal persons were forced to share one room and on the pretext of illness kept themselves so close that it was only with difficulty—when inquiry was made five weeks later—that they could be traced. However, there is evidence that the sick man's companion was anxious to proceed next morning, and that something like a dispute arose. Eventually they stayed over the whole day and towards evening the invalid was sufficiently recovered to descend and he and his friend took their supper at a table which they shared with two women travellers who had just arrived. This was impressed on the memory of the attendant by a special incident. As the gentleman in the fur cloak sat down and opened his napkin, he let fall a slip of paper. The waitress was beside him, she picked it up and returned it to him, and it was the agitation into which the sight of this paper threw him that brought the party to her mind. She remembers that he rose to his feet as if taken with illness and as abruptly resumed his seat, and that then, like one taking a resolution, he placed the paper in his companion's hand. He too appeared to be much agitated. The elder of the two ladies, a handsome woman about thirty-five—her companion was fifteen years younger and also attractive—made more than one effort to enter into conversation with them, but in vain—the travellers appeared to be so completely engrossed by the appearance of the paper."

"It was Klatz, of course," I said, "to whom he handed the paper."

"No doubt it was. I understand that now."

"And the paper—there is equally no doubt—was a warning similar to the two of which I have told you."

"No doubt."

"But now that we are again on Klatz, I wonder, Baron—I really do wonder," I asked, "why with so little evidence of my presence with the party, you did not accept his story—that I was not there."

"SO TO BE SURE!" The Baron bent forward and tapped me on the knee to ensure my attention. "Well, I will tell you. For three reasons. First, there was always a cause for the lack of evidence of your presence—the crowded inns, the shyness of the party, the disorder on the roads—the thing was always in doubt. Secondly, if you were not there and if your disappearance was not due to the same cause that accounted for Perceval Ellis's—where were you? Why did you not come forward? See, my friend? You did not appear, neither in Germany nor in England. Ergo, my dear fellow, we argued that, dead or alive, you and Perceval Ellis had disappeared together. And thirdly—thirdly we had another reason for distrusting Klatz, which I will come to by and by. For the moment let me continue. Where was I? At the departure from Kyritz, was it not?"

"Yes, Baron, but one moment. The postboys? They must have known and been able to tell you how many were in the party?"

"Just so, my friend," with another tap on the knee. "Just so. And doubtless they did know. But we have them not. The two that rode from Berlin to Spandau left Berlin a week later under contract to go to Konigsberg, to the Court, and they are believed to be at present with the Queen at Petersburg. At any rate they are lost in the eastern fog. From Spandau to Kyritz the lads who rode that stage went off with the French detachment taking their master's horses with them, and they cannot be traced. Justice would much like to trace them and the horses. Then from Kyritz to Perleberg they had one postboy only, riding the leaders—a volunteer who offered himself at the last—the Postmaster was short—and who disappeared with poor Ellis."

"Disappeared?" I exclaimed. "No?"

"Ay, disappeared—with Ellis. No more trace to be found of the one than of the other."

"But that's very singular," I said. "Was the man a stranger to the Postmaster?"

"He was—a complete stranger. A man—but don't let this prejudice you—" the Baron shook his head with a smile—"in the French postillion service. Or he had been."

"The French—"

"Postillion service. Yes."

I sprang to my feet. "The devil he was!" I cried. "Why that man—a man in a French postillion's uniform positively haunted me—haunted me during the last two days I was with poor Ellis."

"You noticed him?"

"Repeatedly."

Bronberg nodded thoughtfully, but after a moment's consideration shook his head. "Well, if we had known that," he said, "we could not have done more than we have to find him. The other postboys could have had nothing to do with the catastrophe, and search for them has been no doubt more or less perfunctory. But for this man who was on the scene at the vital moment, the hue and cry has been strict. Not only have the most strenuous inquiries been made, but a reward of 200 thalers has been offered for his discovery."

"That should produce him," I said. And I sat down again. "Well, so much for that. But I've led you astray. You were leaving Kyritz for Perleberg?"

"YES. They left Kyritz about seven, we gather, or a little later. The road you know? It is infamous. It is one of the worst in Europe, if you can call it a road—sandy, heavy, unpeopled, the hamlets sparse and miserable, the inns wretched hovels! It is all sand and pine-woods, sand and pine-woods, and here and there a melancholy lake hemmed in by trees, or a sluggish arm of the Havel winding through the woods and to be forded thrice in the hour! Oh, d—n it, I have travelled that road a score of times both ways, and it is still a nightmare to me! Well, on that road there is no trace of them until we come through to Perleberg. They arrived at Perleberg an hour before sunset, and here, at Perleberg, every movement that they made has been traced, followed, examined, scrutinized—every movement! For if anything is certain, my friend, it is that into Perleberg your countryman drove about six in the afternoon of that day, and out of it, so far as human intelligence can determine, he never did go!"

"Then he is there now!" I cried, astonished at the Baron's vehemence.

"Yes, alive or dead. Alive or dead! God knows which!" The Baron wiped his brow.

"And some one else too, I suppose?"

It may be believed that I did not stand before that house and gaze! I passed it with averted face, and hurried on to the Danish Mission and sent in my name.

"Ay, more than one probably. More than one," darkly.

"Yet you are sure that the French—"

He shook his head. "No, the French did not do it. I tell you so. Nor do the French know who did it. I have reasons for being sure of that which I will tell you by and by. Of course at first we were all inclined to lay it at their door. They had a motive, and they are not"—with a glance at the door—"to say the least of it, scrupulous. But no, it was not they, my friend, in this case."

"But perhaps the Prussian police—at their bidding?" I persisted.

"No, nor on their own motion. I am quite sure of that, too. I can trust my friend Justus. They do not know, they too, who did it. The truth is, if the ground had opened and swallowed your Chief—at nine o'clock that night—he could not have disappeared more completely or left fewer traces behind him. Oh, it is a puzzle, a very great puzzle, my friend. Colossal! And the trouble it has given me! I sweat when I think of it!" And he passed his huge bandanna over his vast smiling face. "Colossal!" he repeated. "A puzzle!"

CHAPTER XI

"YES," I answered thoughtfully, "it seems a most extraordinary thing, Baron, if, as you say, every effort has been made to find him." Later, let me say here, sadder and deeper emotions were to be mine—emotions stirred by the part I had unwittingly played in the matter, but for the moment I felt only perplexity. "But you haven't told me yet what did happen at Perleberg."

"No," he replied, "that is what I am going to do, my friend. You know Perleberg? Have passed through it probably? Small quiet town on the Mecklenburg frontier, a cobbled Market Place overbig for the town and here and there grass-grown, in the middle a statue of Roland, on one side the Cathedral. Two streets, divided by the Rathaus, leave the Market Place at the far end; in one of these streets is the principal inn, the Golden Crown, in the other, the second-best inn, the German Coffee House. From the nearer end of the Market Place one broad street runs out to the Post House, which is on the post road from Berlin to Hamburg—the road skirts but does not pass through Perleberg. Opposite the Post House is a third tavern, a ramshackle place of middling reputation, though at times travellers put up there by reason of its situation. Well, that's Perleberg—a Cathedral, a grass-grown Market Place, three streets, three inns and a Post House—add a few lanes and alleys and you have the whole. Well, the carriage arrived at the Post House about six, but Perceval Ellis was not in it. He had alighted—this is agreed—some fifty yards short of the Post House and had gone into the town. He asked his way to the house of Captain von Kalisch, the Governor, who lodges next door to the Rathhaus at the corner of the street in which is the German Coffee House. He found Kalisch at home. He at once disclosed to him—he was in a state of great excitement—who he was and his nationality. He stated that he was being followed, that he had received repeated warnings and believed himself to be in imminent danger. He proposed to stay the night and he requested that a guard should be furnished for his protection.

Who killed Ellis and why? Or was he really dead? Another long and absorbing instalment will appear in the January 15 issue.

REVIEW REVIEWS

The cream of the world's magazine literature. A series of Biographical, Scientific, Literary, and Descriptive articles which will keep you posted on all that is new, all that is imperative and worth while to thinking men and women of the world to-day.

How to Achieve Real Success

Noted Novelist Flouts Ordinary Yard-stick and Stigmatizes Lloyd George, Northcliffe and Napoleon as Comparative Failures

H G WELLS

"WEALTH, notoriety, place and power are no measure of success whatever," declares H G Wells in an article in the *American Magazine* in which Mr Wells seems chiefly concerned in proving to his own way of thinking that such men as Lord Northcliffe, Napoleon and Lloyd George cannot be counted as having made successes of their lives. "The only true measure of success," he insists, "is the ratio between what we might have been and what we might have done, on the one hand, and the thing we have made and the thing we have made of ourselves on the other."

He rather deferentially includes Lord Beaverbrook among the so-called successful men who do not measure up to the standards of success called for by the Wellsian yardstick. The author of "The Outline of History" tells us that many are deceived by "the failure that looks like success," but which is really quite as much a failure as the kind that comes with the labels on it.

There was a time, he writes, when great multitudes sought Salvation as their chief end in life, and it is still a riddle to many of us what positive thing they imagined they sought. The negative thing they would have escaped from was apparent enough. It was the fire of hell. Nowadays we have not the same urgent sense of that pursuing and avenging fire, and one finds the world asking not What must I do to be saved? but What must I do to succeed? Here again the fate that is dreaded is plainer than the goal. It is unimportance, subordination, lowliness without freedom. It is being, to one's own knowledge, a no-account person, having to lead a limited life in inferior circumstances, a weak, anxious, bored life doing unimportant and uninteresting things and at last passing out of this world as if one might very well have never come into it.

But while the theologian gave us a choice of two roads only and to miss condemnation was to set one's feet surely, either directly or by some purgatorial route, toward heaven, it is by no means so certain to our modern minds that an escape from poverty, toil, restriction, or obscurity, necessarily means Success. To do nothing at all is not the only form of failure.

On either side of the narrow way to success lie the broad paths to pseudo-success. One may have, as people say, risen in the world, one may have acquired possessions and securities, may be well known enough to be food for the paragraph maker and an attraction to that detestable midge, the autograph collector, and may still doubt whether any sort of success can really be claimed for one's life.

Success, we feel, is something more than just getting on and stirring one's fellow creatures to envy, respect and tiresome attentions. Besides the failure that looks like failure, the sort of failure we all knew about, there is the failure that looks like success.

Mr. Wells relates the names of a few men in history who, he thinks, made a success of life and others who did not.

It has fallen to me to know one or two men of very great prominence pretty closely, men accounted enormous successes by most of the world and envied and admired by multitudes. I have followed the career of Lord Northcliffe, for example, with attentive curiosity and that of Lloyd George. And to me these two present themselves as tremendous failures. But then the reader must remember that my standards of success are unorthodox. I account Napoleon I also as a tremendous failure. And it is not because Lloyd George has fallen from office and power and that Lord Northcliffe died in a phase of mental eclipse that I count them unsuccessful.

Lincoln, the savior of American unity, died tragically, but I count him a supremely successful man. Jesus of Nazareth was no failure, though he died a felon's death and had his life and teaching distorted beyond recognition by the theologians. Lord Bacon planned and prepared a great foundation for scientific inquiry; his works live forever, and the peculation and dismissal that darkened his last years cannot detract from his enduring success. I count Shakespeare a successful man, though he seems to have died half paralyzed and sunken to the level of a parochial somebody. Sir Christopher Wren, Shelley, drugged and diseased Edgar Allan Poe, Charles Darwin. Such names are stars in the heavens of successful living. But these others, Northcliffe, George and Napoleon, have done nothing but sprawl across the attention of mankind.

He selects the late Lord Northcliffe as the most "successful failure" of them all and devotes the major part of what is rather a lively and interesting article to proving that Northcliffe, somewhat like Napoleon, was a colossal egoist, who bent his splendid energies and vigor to gaining for himself a place of power. Nevertheless, Mr Wells seems to infer that a mistake was made when Lord Northcliffe was not allowed to have a voice in the Versailles conference, for he says:

His last years were darkened by a bitter feud with Lloyd George, due, it is said, to his disappointment at not being sent to the Versailles conference as a British representative. He had put Lloyd George into power, he despised him a good deal, and he was infuriated by this exclusion. If his health had held out he might have done considerable things at Versailles; he had more experience of business and finance than Lloyd George, Wilson and Clemenceau put together; he was much more intelligent than any of them and he would probably have handled the French better.

But, on the other hand, he had these terrible lapses into sick nervelessness and vanity, and they grew more and more frequent. His vanity was very great, and nature had played him a sardonic trick by giving him a resemblance to Napoleon I as he is represented on medals and busts. This had a little turned his head. He was surrounded by flatterers and at times for days together he gave up wholesome stimulants and lived on flattery as a drunkard lives on brandy. He would imagine things about himself and pose to an audience, and that audience, whose supposed requirements dictated the pose, might be almost anyone—a new member of the staff, a political associate, a woman journalist—anyone who could be impressed. He had impressive qualities; he was a big creature in many ways, and it was easy for him to get this reaction.

Mr. Wells recapitulates as follows:

I have made this brief sketch of Northcliffe's life and motives as I saw them because, save for an intermittent streak of imaginative greatness, he was quite typical of the sort of man we accept as a success to-day. It would be easy to show that Lloyd George, who has also greatly impressed the world, was quite equally the resultant of eagerly accepted opportunity. A large part of the so-called success in either case, as in most such cases, was due to the fact that they desired nothing permanent in life, had no creative drive in them, and no refractory standards. They took the world as it came; they took it with entirely prehensile, instinctive hands. I submit that they were not successes at all, but the mere spendthrifts of aptitude and good fortune. Their lives have been lives not of achievement but inflation. They have known no true satisfaction; they have had only incongruous series of gratifications, and I submit that not only have they never reached Lord Beaverbrook's "inner shrine of happiness," but that they have never even discovered that the vast, gaudy, ill-proportioned temple into which they have struggled is not even the temple of success at all.

Now compare with such successes of appearance the life of a man of science, or of a real artist of any sort. Compare the life of a teacher of real imaginative power, such as Sanderson of Oundle, for example, or indeed of any man of will power rather than of eager ambition. Surely the thing that matters in a man is the thing that is peculiar to him, his distinctive gift and aptitude, however small it may be. To realize that, to develop it fully, and bring it to the completest fruition is at once the full triumph of one's individual self and the supreme service one can render to mankind.

I have already named several men that I esteemed successful and enviable. If I were asked to add some other names, contemporary names, to that list, I should cite, since they are not only highly successful men but conspicuously successful men, J. M. Keynes and Professor Albert Einstein. Here you have two men whose intellectual aptitudes have been realized to the utmost, each in his measure giving a fine critical faculty its utmost scope and playing the part of a light in a tangle of darkness and confusion.

This is real and living success. If they had never encountered the accident of an immense advertisement, if their work had been done in a field altogether outside the limelight of public attention, they would still have to be accounted successful men.

You may object that I am comparing men of different gifts, and that it is unfair to set the intuitions of an investigator or the creative imagination of a musician against the organizing ability of a man like Lord Northcliffe or the political energy of a Lloyd George. But I am not comparing gifts but criticizing the use of gifts. Lord Northcliffe and his like have no pride in their gifts, but only in themselves. He came into his when a new and great public in Great Britain was in need of a new press to give it information, light, and leading. He gave it—to be plain about it—the commonest stuff it would stand. He might have created a new great public organ of expression and a new power in the state. He created a group of papers which is a propaganda of cheap and stale ideas and still—though its influence is manifestly dwindling—a danger to the world. And Lloyd George with his gifts and opportunities might have done as greatly as Abraham Lincoln. At the end of his war, Lincoln talked of reconciliation. Lloyd George talked of searching the pockets of his prostrate enemy. It is time we began to recognize more plainly than we do at present the entire difference between conspicuous flounderings and success.

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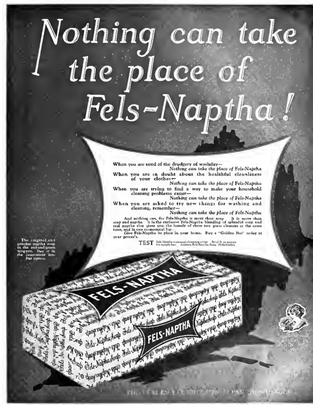
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Will It Cure Nervousness?

"Neuralgin" Able to Endow Patients with Signs of Newly-Intensified Mentalities

REVIEW OF REVIEWS

THAT the world is on the eve of a scientific discovery for the cure of mental and nervous affections—a discovery that may prove as beneficial as Doctor Banting's discovery of insulin—is the prediction of a writer signing himself as "Studious" in the *Review of Reviews*. The new discovery will likely be known as "neuralin" but as a matter of real fact is not a new discovery. "Studious" declares that there was an investigator who died some years ago who was known to have wearied some of his friends with a reputed discovery that they all laughed at at the time. He adds that this discovery, in the light of scientific researches into the nature of the various internal secretions that govern life seems to have been a genuine one.

The name of the original discoverer of neuralin is not given, and he is referred to throughout the article as "X." His discovery was not concerned with the regulation and growth of healthy physiques but was wholly applied to what may be called a phase of life's actual regeneration, his views being quite revolutionary. To be brief, and to shear away much of the technical phraseology with which the article by "Studious" is bedecked the contention of "X" was that the primary purpose of sex was not for perpetuation of the species, but for regeneration of the individual. The former, he set out to establish, was a secondary function on the part of secreted sex energy. In other words the thesis seems to have been furtively hinted at by perhaps a score or more of scientists *that sex energy in the individual is really a stored up reserve for his or her mental and nervous systems to draw upon.* The further contention of "X" was that lack of a supply of neuralin for the mental and nervous systems results in nervous troubles and mental deficiencies and that this lack of supply is due to the improper functioning of physical glands—a defect that may be surgically corrected—or in some cases a lack of neuralin in the glands themselves. He insisted that he had made experiments that proved that extreme sufferers from neurosis could be made the subjects of a transformation that seemed miraculous. "Studious" in his article continues:

The reason for that transformation would be, according to "X," because, in act the whole of the nerve life of every iving creature *including man* is governed by one of these internal secretions which ere, tentatively, may be called 'neuralin.' This neuralin exists in various 'potentials' as, indeed, all internal ecretions each in their respective fashion re said to do. It is by a physiological egregation of a normal plus and minus measure of neuralin out of which in fact, Nature has in the beginning devised sex with its testes and ovaries as well as the well-known catabolic and anabolic preponderances of male and female.

With that aspect of the problem owever we are not now concerned. he point is that all the neuroses in the world *except those which one may describe* as *resulting from actual physical defect*, re to be considered as the outcome of a iminution of the flow of that internal ecretion here called neuralin.

And according to this view, neuralin perhaps the one secretion which hough specially assemble with certain rgans is also the product of every ving cell with a fully developed nucleus. ssuming this to be true, may it not llow, therefore that very many cases nerve trouble of insanity itself, even dementia, are the result of a simple inus state of neuralin among those flicted, a state which can be physically medied?

Now "X" believed that that was true ut he also believed that, probably in ery case of mental affliction there was, to say, a double displacement of *neuralin*, perhaps too little in the brain stem to allow for the healthful functioning of the mind, and at the same time too great a production of *neuralin* in other sections of the living body. The mischief here would be traceable to the fact that physiological contact between demand-centres and supply-centres might be considered to have broken down. This if true would point to the possibilities of an eventual self-healing process to be set up in the body of the patient from within, the patient drawing upon supplies of *neuralin* by aid perhaps of a harmless and minor surgical operation.

But there is no need of considering these possibilities for the moment. The reputed 'discovery' of "X" has to be tested and proved scientifically at the very roots. And fortunately, it would be easy enough to make quite conclusive experiments in proof or disproof of the existence of this *neuralin* in a way within the reach of almost any physiological experimenters. It is the supply of this *neuralin*, according to "X," which governs all nerve states, nearly all insane or maniacal states, *also—what is of great consequence—nearly all hyper-criminal propensities* which are not considered to be legally or technically 'insane.'

And finally, according to "X," a patient cured by aid of a recovery of his neuralin balance would generally show signs of a newly intensified mentality. He would show a tendency to develop brain powers, after cure superior to the brain capacity he may have possessed before the onset of his mental affliction. In a word, if "X's" reputed discovery proves on experiment to have been a true discovery it will prove also to be one of the most beneficent discoveries that the world of science has ever seen.

Wit, Wisdom and Whimsicality

CULLED BY J. L. R.

Exit—General Ludendorff didn't commit suicide after all, but he's just as dead.—Vancouver *Province*.

Subtle—Considering the price women pay for silk hosiery they must be up to their knees in debt.—Saskatoon *Star*.

Local Pride—A town may boast of its culture but its chief source of pride is the traffic problem.—Richmond *Guardian*.

And That's That—To have peace of mind settle among your enemies, you know what to expect of them.—Sydney *Post*.

Varying Problems—The two chief problems are the high cost of living and the cheapness of human life.—Quebec *Telegraph*.

Hand-Me-Downs—The winter frocks are carrying touches of ermine, formerly worn by somebody's house cat.—Niagara Falls *Review*.

This is Mean—If a man becomes bald through overworking his brain, we know why some women have no hair on their chins.—Regina *Post*.

They're Plentiful Enough—Found in street car, bone-headed man's umbrella. London Street Railway Co.—London *Free Press*.

Broken Melody—It doesn't matter how pretty a girl looks when at the piano if she doesn't sound well it spoils the effect.—Toronto *Telegram*.

Making It Permanent—Our idea of a true vamp is one who can inveigle a man into wiping the dishes year after year.—Woodstock *Sentinel-Review*.

Not Complimentary, but Mainly True—Listening to after-dinner speeches has driven one man to exclaim: From soup to "nuts."—London *Free Press*.

Gullible Gotham—Some of the shows that boast of lasting a year on Broadway give hick communities a flattering opinion of New York's tolerance.—Nelson *News*.

Softening the Blow—There is some satisfaction in knowing, when you are overcharged for gasoline, that the money will be used for philanthropy.—Toronto *Star*.

A Two-Bird Woman—The man who killed two birds with one stone had nothing on the New York woman who shot her husband and collected his life insurance.—Regina *Post*.

Not "Mamma Dolls"—American girls may be like dolls, as a Vienna artist asserts, but it is not very often these days that you will find one who will holler "mamma."—Hamilton *Spectator*.

Unprofitable Trading—French say the Germans are sending all their good money abroad, and now they've let the ex-Crown Prince return to Germany, which is our idea of all going out and nothing coming in.—Windsor *Border Cities Star*.

Relative Importance—A woman wants something to wear and eat while a man wants something to eat and wear.—Nelson *News*.

Something to This—It is possible to take too much care of your health. It isn't petting that makes a weed healthy.—Prince Albert *Herald*.

Too Hard for Hermine—When the ex-kaiser calls his second wife her serene highness he is giving her a name hard to live up to.—Toronto *Telegram*.

Still Handicapped—Our amateur opinion is that two additional brakes on the car won't give it any advantage over a locomotive.—Saskatoon *Star*.

Unfriendly Evidence—Once in a while you get acquainted with a chap who seems very important until you meet his friends.—Lindsay *Post*.

The Profitable Day Has Passed—The undertakers with no business on Monday morning these days look for a dull week.—Prince Albert *Herald*.

A Probable Explanation—It is well to remember, however, that the man who is displeased by modern girls isn't the one the girls are trying to please.—Regina *Post*.

Give and Take—When one man takes from a million, that's business; when he gives part of it back, that's philanthropy.—Brockville *Recorder and Times*.

His Hiding Place—The expedition sent to Mongolia to search for the first man failed to find him, but discovered several huge dinosaurs. He may be in one of them.—Winnipeg *Tribune*.

Consider This, Cecil—Nine-tenths of the girls who know how to adjust a carburetor or patch a blow-out would have a sweet time winding a bobbin or making an angel food cake.—Prince Albert *Herald*.

The 63 Would Like to Know—Clothiers state that 37 out of every 100 make one suit of clothes last two years. Sixty-three men would like to know where those fellows get their clothes.—Quebec *Telegraph*.

Starting Points—A home formerly was the place where baths were administered and taken on Saturday night, but now often it's only a meeting place where clothes are changed to go somewhere else.—Niagara Falls *Review*.

So Hope Springs Eternal—Just as everybody is wondering whether he ever will be able to meet his income taxes, comes along the announcement that they have discovered a new serum that may prolong life.—Calgary *Albertan*.

The Careful Scribe—We see a sign around town about a mammoth competition. Seeing as we have no place to keep a mammoth if we should happen to win him, we are going to keep out of this thing.—Winnipeg *Free Press*.

Population and Unemployed

Number of Pensionable Persons Is Expected to Grow Alarmingly

JOHN MAYNARD KEYNES

IN THE year 1851 the population of Great Britain was about 21,000,000; in 1901, 37,000,000, and in 1921, 43,000,000.

Commenting on these statistics and features of an address by Sir William Beveridge on "Population and Unemployment," John Maynard Keynes, writing for *The New Republic* indicates that these figures prove that the population which is growing old is the remnant of a population not much more than half the size of the population which is growing up.

From this basis Mr. Keynes works out several conclusions, first of which is that although the birthrate is materially lower than it was half a century ago, nevertheless the absolute number of daily births in Great Britain to-day is nearly double the number of deaths. The fact that the average age of the population is less than it would be in a stationary population, he says, indicates that the proportion of old people of pensionable age which the community will have to support as time goes on, will tend to increase to a figure not far short of double what it is at present.

Mr. Keynes does not see a remedy of a durable nature in emigration and he mildly criticizes Sir William Beveridge for scouting a discussion of what might be attained by birth control. Mr. Keynes does not say birth control is the only remedy in so many words, but he leaves something to the imagination in his contention that all other proposed remedies are futile ones, as he does also in his vague hint that sooner or later birth control or something of that nature must be at least taken into consideration.

Most important of all, the supply of adult laborers will continue to increase sharply for a generation to come, irrespective of the contemporary birthrate because the number of boys now growing up to working age will greatly exceed year by year that of the old men dying or reaching pensionable age. In round numbers the male population between twenty and sixty-five years of age is now between 14,000,000 and 16,000,000. In the course of the next twenty years the boys (already born) entering these age limits will exceed by between 4,000,000 and 5,000,000 the old men passing out. That is to say, we shall have to find within this short period employment, equipment, and houses for twenty-five to thirty per cent. more working-class families than at present, and the net productivity of these additional hands will have to support a larger proportion of old people, and if the present birth-rate continues as large a proportion of children. Now that this surplus already exists emigration may be a palliative. As a continuing policy, however, emigration is a ruinous expedient for an old country as is obvious when one considers that if the males are shipped abroad, a corresponding number of females must be sent also and that the cost per head of rearing and educating a child up to working age is a heavy charge for which the country will get no return of productivity if the youth then emigrates.

But it is not safe to leave the question of numbers unregulated in the mere hope that we may be rescued by one of these conceivable, but as yet unrealized improvements. And even if we do realize them, is it not discouraging that they should only operate to compensate an increase of numbers, when they might, if there had been no increase, have availed to improve the lot of the average man?

It is easy to understand the distaste provoked by particular methods, and the fear inspired by any proposal to modify the laisser faire of Nature and to bring the workings of a fundamental instinct under social control. But it is strange to be untroubled or to deny the existence of the problem for our generation.

A Queer Human Kink

WHAT strange bundles of contradictions we all are! We tell each other earnestly that health is one of the most precious things in life—and yet what do we do to keep it, to protect it? It's a queer kink in human nature, isn't it, to *think* one way and *act* just the opposite!

We know so little about our health, and we imagine so much. We are like the man that Jerome K. Jerome told about in "Three Men In a Boat." Do you remember—the husky, young man who got hold of a medical book? As he read on and on he was horrified to discover that he had symptoms of every disease listed—from Ague to Zymosis—except Housemaid's Knee.

The Harm of Self-Diagnosis

You know how idle people love to talk over symptoms and recklessly recommend all sorts of cure-all remedies. Have you ever been dragged into a "piazza clinic"? Aunt Mary will tell Cousin Jane: "I think I have the same kind of trouble that Caroline has. I wish you would get me the prescription Dr. Banks gave her."

What a tremendous amount of harm is done by these attempts at self-diagnosis! Here is an example. A prominent man made up his mind that he was eating too much meat and heroically put himself on a strict diet. Sometime later, he was taken ill. His doctor astonished him by saying that while most men of his age would have benefited by doing what he had done, his case was an exception and that *lack* of meat caused the trouble.

How Long Do You Want To Live?

Just so long as you are well and happy? Good!—but suppose you keep right on living long after you have ceased to be well! Take your own family—some relative who has been a semi-invalid for years. The poor soul needs all the sympathy and love that you can give—no matter how many times you have heard the old story of aches and pains.

Look ahead a few years. You may be exactly like that—a burden to yourself and to others—unless you take steps *now* to safeguard your health and learn how to run the machine that you call your body. How much do you really know about your physical condition?

Stop right here and think about it.

You would not treat your car as you treat yourself. You probably know more about the mechanism and general condition of your car than you know about your own body. You constantly test the steering gear and the brake bands. You make sure that bolts are tight. You listen to the motor for the faintest "knock." You are careful about the fuel mixture—it must not be too rich nor too lean or the engine will not pull properly.

But do you know whether the food—the "fuel mixture"—that you give your own body is too rich or too lean? You can replace parts of your car that are damaged or worn out—but you can't replace a worn-out heart, an abused stomach, an over-worked liver or frayed nerves.

Years Alone Do Not Age Us

The physical changes ascribed to age may be due to poison, infection, wrong food or emotional strain, principally worry. And these things are in large degree under our own control.

Go to your wisest adviser, your own good friend, your Doctor, within the next few days, and have a *thorough* examination. If you are well, you will be glad to have his O.K. And if he finds some slight defect, be thankful that it can be corrected in time—before it becomes serious.

Begin the New Year right!

THE LIGHT THAT NEVER FAILS

The Metropolitan Life Insurance Company believes thoroughly in the value of the annual physical examination. All of the 8,000 employees of the Home Office are carefully examined each year; also its field force of nearly 20,000 employees. These examinations are carefully followed up and those employees who show impairments receive particular attention. The result of such intensive care is very gratifying.

During the past ten years the Company has arranged for the examination of various classes of its policyholders and is extending this privilege every year.

In the first 6,000 policyholders examined, a remarkable lowering of mortality occurred. Instead of 303 deaths in the five and one-half years subsequent to the examination, only 217 occurred—a saving of 28 per cent in the expected mortality.

It is not difficult to understand why this should happen. Many of the policyholders who had been examined did not know that they were impaired. They took the advice of the physicians seriously; they followed instructions and thereby averted serious trouble.

The great waste of life that still prevails can be prevented. If people will make an annual inventory of their physical condition and will follow the advice of trained physicians and live hygienically they will add whole years to their working lives.

The Metropolitan Life Insurance Company will be glad to mail you, without charge, a booklet entitled, "An Ounce of Prevention". It will help you in guarding that most precious possession—your health.

HALEY FISKE, President

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Controlling Business Cycles

Can It Be Done?—Business Men Should Use Charts, as Way to "Beat" Business Cycle Is to Understand It

ARTHUR BULLARD

IT IS NOW conceded that business cycles—periods of prosperity and depression, which respectively rise and fall o an extreme peak every so many ears—are uncontrollable so far as their eneral effect is concerned. But can we s individuals or individual business rms "beat" the business cycle? That s what most of us would like to know. rthur Bullard, writing for *Forum*, says can be done.

Mr. Bullard introduces his article with reference to a chart of the fluctuations f prosperity for the last fifty years hich has been prepared by the American elegraph and Telephone company. This hart shows how the business cycle has wung now above, now below the ormal expectation of each year since 877. It records the resumption of rosperity after the resumption of specie ayment and the bumper crops of 1879, e crisis of 1884, the boom of 1889-90, e panic of 1893, the prolonged depression that followed and so on down o date—the brief depression after the rmistice, the unexpected boom of 1919, e turn of the tide in 1920, and the ump of 1921, which carried us further own than any previous depression. No e, he says, can doubt that the business cle is a reality after perusing this art.

Are such charts of any use to us if it is fact that the vagaries of the business cle cannot be controlled? Mr. Bullard gues that it has been proved that the dividual business man may so arrange s affairs that he will reap the maximum prosperity in good times and lose less an he otherwise would in the slump at inevitably follows. He goes on to give instances that seem to prove his case.

The experiences of firms that weathered the 1920-21 storm safely indicate:

First. The man who wants to beat the business cycle must clearly understand it. While there are always some special exceptions the chances are that the man who plans his business on a dead level will lose out. As far back as our statistics go there always has been a rising and falling of the tide of business activity. It is wise to expect such oscillations in the future. The business that is organized to adapt itself to these conditions has the best chance to survive.

Second. As soon as a man is convinced of the reality of the business cycle, his interest in statistics becomes very much more acute. All his plans of buying, of building, of selling will depend on his judgment of whether the tide of prosperity is rising or falling. He gives his support to all movements to improve and extend the gathering of statistical information by the government and private organizations. If he cannot afford a special statistical bureau for his own business, he insists on a good service from his trade association.

Third. He does not spend money extravagantly drumming up trade when he has more orders than he can handle.

Fourth. And most important, he builds up some reserves out of the earnings of prosperity so that he can increase his aggressiveness when business declines.

Considering business as a whole there will be great gain in every successful step toward stabilization—in "controlling the business cycle."

The way to beat the business cycle is to understand it.

'Mere Vassals of U. S. Trusts"

hus Are Characterized Minor European and Asiatic States, Owing to Ramifications of "Dollar Diplomacy"

PIERRE ARTHUYS

MALL European states are soon to become 'mere vassals of American usts' through the machinations of dollar diplomacy,' according to Pierre rthuys, a French observer writing for *Revue Universelle*, a Paris royalist, olitical and literary semi monthly.

While the Americans seemed to take tle active part in the Lausanne conference and contented themselves with bserving' and making occasional statements, other Americans were very much n the job' in the new territories of the w Turkish nation, M. Arthuys naively dicates.

In fact, he declares, the United States ists were figuratively speaking 'crowdg one another off the porch' when irkey announced she was about to pen her front door. The country was mediately invaded by American hus- se men, trust directors, financiers and gineers 'who by no means confined emselves to bringing back travelers' pressions from Smyrna or Angora.' stead M. Arthuys tells his readers, ey studied the country and what it uld offer in the way of exploitation for nerican manufacturers and merchants. Ve may even say that they have worked t a complete plan of colonization,' says e French writer and he continues:

So it did not surprise those who alize that the United States has become e most ambitious nation in the world discover one morning that a powerful nerican consortium called the Chester oup, representing a financial and lustrial trust, had laid far-reaching ans for the development of Anatolia.

Indeed, the projects of this trust are not w. About 1899 an American admiral, lby Chester, thanks to his personal imacy with the Sultan, Abdul-Hamid, ained vast concessions for developing h American capital the principal onomic resources of Asia Minor, and rticularly the petroleum fields of Mesopotamia. When the Young Turks seized power the Chester Group was again in the limelight for a time but the war with Italy in 1911 brought the negotiations to a halt. The following year an Anglo-German group, known as the Turkish Petroleum company, was organized for the purpose of getting away from the Chester people the proposed petroleum concessions at Bagdad and Mosul. The Turks, not knowing which party to favor, asked time to think the matter over, with the result that nothing definite had been done when the war broke out in 1914.

Later England fancied she had won a momentary triumph at San Remo when she persuaded France to renounce her claims to Mosul, but the United States promptly protested against this arrangement. The English then proposed a compromise that would give the Americans part of the Mosul petroleum. Apparently, however, the American government was not satisfied. A keen eye for the main chance and an advantageous financial situation, induced the Americans to reject the slow and devious methods of diplomacy and to anticipate their competitors by a thorough study of the country itself and direct negotiations with the Angora government.

American capitalists saw immediately that New Turkey would need assistance to get on her feet. She was disorganized, impoverished, destitute of engineers; consequently the vast projects of the Angora assembly would otherwise come to naught. Why not provide ready-made the machinery needed to develop the country? The Yankees, born to do things, wasted no time over the ideals of the New Turks but occupied themselves exclusively with the material needs of the young nation and played upon the eagerness of its leaders to see their ambitious dreams realized and to make themselves and their nation important in the eyes of the world. So it was easy to persuade them that such aid as the Americans proposed to give would assure a great future to the country.

The vast and detailed proposals of the Chester Group are based on an exceedingly careful study of Anatolia which could not have been undertaken except with ample funds. Already other American interests are in the field. The Ottoman Development company is on the ground with the same object, as its name indicates, of developing Asia Minor. This company is backed by the American government, which in this case does not confine itself simply to the role of an "observer" of what the French and English are doing, but proceeds at once to business. General George W. Goethals, manager of the Ottoman Development company, is leaving for Turkey to push forward a survey of the mineral, petroleum and railway concessions granted by the Turkish government.

It is not without interest that this trust was driven out of Turkey before the war by the Germans who felt their security threatened by its schemes. They attached too much importance to the Bagdad railway to permit so powerful a competitor in its vicinity. But now the scene is changed. The American trusts, the pathfinders of Yankee imperialism, search ahead of the great republic; they bribe, they buy, they seize. Usually the American government remains in the background for a time until a convenient occasion comes to endorse their operations—even though these have been scrupulously ignored and even disavowed previously. That is what has happened in Anatolia.

M. Arthuys concludes his article with this comment:

We have been wont to imagine that this policy of financial conquest has been pursued by the United States only in countries near its own borders. We now note facts that justify more serious reflection. The motives of the Americans are the motives of a nation of great wealth, which knows how to exercise the power that wealth gives in a way that will speedily open our eyes.

Get Into a Rut—Then Get Out!

Novel Recipe for Success Is Enunciated by Oscar L. Smith, Who Is Now a "Notions King"

WILLIAM A. McGARRY

RECIPES for success are by no means wanting these days when several United States magazines devote most of their space to observations by successful business and professional men on how they achieved money and position. There are at least two things on which most of these men agree, and these are that to succeed one must be prepared to accept hard work and concentrate every talent in a given direction. Otherwise their methods are seldom alike. An altogether new ruse for whipping one's talents to do the best for him is suggested by Oscar L. Smith, whose life story is told in *Forbes* by William A. McGarry. As a matter of fact, Mr. Smith contends that, consciously or otherwise, all successful men have used the same method as the first step toward progress.

"Get yourself into a rut," says Mr. Smith in describing that first step. "Then get out. It is easier to get out than it is to get in. To me it seems a lot of wisdom is wasted in telling people how to solve the secondary problems of life when they have not grasped the elemental fact that you can't have an obstacle race without obstacles—and they must be real, not imaginary. Methods of getting over them will vary with the individual, but the initial momentum always boils down to hard work, once the obstacles have been set up."

Among other things in the business world, Mr. Smith just now is a sort of "notions king." Dealing in units so small that they are stamped out in millions and figured in fractions of a cent, he has built up a business that requires and has a credit rating of three to five hundred thousand dollars. Running that business, which has more than thirty thousand customers, is a job calling for infinite detail work on one end and wide vision on the other. If Smith had nothing to back up his opinions but his experience in selling notions, they would be of proved value. But he has more.

Beginning as an illustrator for magazines after a period of art training that kept him in the Philadelphia Institute of Industrial Art for eleven years and completely shut out any knowledge of business, Smith became in turn a specialist in making wash drawings for architects (pictures of buildings before they are built), the part owner and operating head of a wood mill, inventor of a show case that changed the methods of marketing men's and women's garments, a building contractor, executive in a big furniture corporation manufacturing his inventions, sales-manager for the same manufacturer of rivets, and finally, the inventor of a bargain idea that has put volume into the notions business. In addition to all that, he has found time to invent scores of mechanical devices and he holds many patents on the intricate machines now in use in his factories.

In the twenty-five years since his graduation from the Art Institute, Smith has had to solve problems in every division of business—production, financial, distribution. At times he had a market waiting to be developed. At other times there wasn't any market in sight. In each instance of that kind he found one. Judging by the summary of his manifold business activities he slipped about a great deal, defying all the copy-book maxims about sticking to one line. But when his record is examined in detail it is found that he stuck like grim death when the going was difficult and only let go of his various enterprises after success had been achieved. Once safely out of the rut with one business he lost interest and began to look around for another one.

Improvements of one kind or another have furnished the basis for each of the commercial and industrial successes achieved by Mr. Smith. He is still constantly inventing or jotting down ideas for improvements. According to his experience, however, the development of an improvement is only a first step, and the easiest one. He holds that except in rare instances nobody ever makes a profit out of an idea until it is sold to the public.

"Anybody with a good mind who will set himself to the task can get an idea a night," he says. "All he needs to start is the knowledge that the place to begin is wherever he happens to be.

"Any business success is perhaps ten per cent. ideas and ninety per cent. work. In the long run it is easier for the inventor or the man with the idea to learn all those things for himself than to waste his time trying to sell his invention to some manufacturer. In all probability the latter has more schemes than he can handle. I get suggestions in every mail and turn them down just as regularly because I can visualize the hard work and expense necessary to sell them to the public. I get others that it takes a severe wrench to reject, because they are out of my present line and I am too busy to undertake the work.

"I would not like to leave the impression in anybody's mind that it is an easy matter to manufacture a new or improved article or put it on the market. At the same time there is nothing complex about it. Given a certain amount of judgment and common sense, it calls mainly for hard work. If I went broke to-morrow I would get a job, save and scrimp until I had a few hundred dollars and start manufacturing something again. It is necessary to forget about the time clock and to convince yourself that there is a solution to every problem, no matter how difficult it may appear. If it doesn't turn up to-day it may be approached from a new angle to-morrow. The problems of business are very much like the mechanical problems of finding improvements. The greater they are the simpler the solution. Even in some of the most complicated of modern machines, the basic principle is nearly always simplicity itself."

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Bauer & Black Gauze Bandages are sterilized before and after having been wrapped. Home made bandages may harbor infection.
Widths from one to four inches; length, ten yards.

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THREE DEAD, 19 HURT IN FIRE EXPLOSION
Man Becomes Living Torch in Auto With Lantern
Woman Took Pillow Instead of Infant From Fire
Mother Looked On, Helpless to Save Them
Rochester, N.Y., November 19.—While their mother looked on helpless to aid them, two children were burned to death in a fire which [illegible]

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Pay Workers By Results?

Does Group System of Payment Give Increased Results at Expense of Workman?

P. J. PYBUS

AN INTENSE controversy is being waged in Britain at the present time over the proposal to make "payment by results"—or what we call in Canada "payment by piecework"—a general system in industries. Two very divergent views on the subject are expressed in articles in *The Times* from the pens of P. J. Pybus and William Graham, M.P., the former being managing director of the English Electric company, and the latter Labor member for the Central division, Edinburgh, and an educationist, writer and lecturer of considerable note.

Mr. Pybus' chief claim is that the group system of payment does not in fact give increased output "even at the expense of injustice to the individual." The experience of many who have worked grouped systems, he says, is that the honest employer pays in the end piece-rates for time-work intensity of effort. He claims further that he loses any power he might have had under the time-work system of bringing home to individual workmen the responsibility for the failure to increase output, the individual slacker being lost in the group. He continues in part:

What is the one fundamental fact which British industry has to face? It is that for the greater part of our products there is a maximum attainable world price, subject to slight variations for quality, but otherwise determined by factors beyond our control. If we have prospered in the past it is because we have produced goods not inferior in quality at a price not higher than the world price. If we are to prosper in the future, if we are even to survive as an industrial nation, it can only be on the same condition.

Mr. Graham, in replying to Mr. Pybus and others, attacks the question in more academic fashion, contending that the presence of "work shirkers" will be found under any system of payment and that payment by results would not eliminate the evil.

The best way of indicating a program which ought to be the basis of debate is to summarize the general objections of labor to payment by results. In the presence of unemployment especially there is the natural revival of the work-fund fallacy, the idea that at any specified time there is only a definite amount of work available; it is further pleaded that an increase of output by the individual has effects equal to those of an increase in the number of people available for employment. Objection is taken to the arbitrary fixing of piecework prices by the employers, described by Hoxie as the storm-centre of the problem, and the cutting of piecework rates after a scheme has been established; the development of the competitive spirit between individuals, replaced by group ill-feeling when the group method is introduced; the undermining of standard rates in that the earnings on piecework are variable and precarious; the inequality of wages revealing differences in capacity to the employer, with disadvantages to weaker and less efficient but not necessarily less solvent workers; and physical exhaustion due to speeding up, of which there has been much experience in American systems of scientific management and some in Great Britain, to which the impartial investigations of the industrial fatigue research board has directed attention.

There is also objection to particular systems of payment by results on the ground that there is often difficulty in calculating the wages due, especially where complicated methods are introduced; that they are a departure from the principle of collective bargaining, with adverse effects on the organization of the workers; and that in the premium-bonus system especially the employer appropriates a part of the gain really achieved by the worker.

Nineteen Twenty-four—and After

Continued from page 15

annually by a better and more sympathetic understanding between the Customs Department officials and Canadian manufacturers and importers.

Hampering Actions

SEVERAL cases have come to me recently. The following is typical:

A United States cereal firm with a branch in Canada export goods to England and naturally label them "Made in Canada." Because the cartons in which they are packed are made in the States, Ottawa officials have ruled that in addition to the words "Made in Canada" the words "Cartons made in U.S.A." must be also added to comply with a technicality which was never intended to apply in such a case. The result is that the firms who consider this might cause misunderstanding with their English customers have decided in future to buy the 200 cars of wheat they use annually for these goods in the States and to do this export business from their factory there instead of from Canada.

It was pointed out the other day that since the war sixty countries had imposed or increased customs duties. Canada is the only country which has reduced duties. We have made four reductions in the last four years, two under the Conservative and two under the present Government. They were chiefly due to sectional political agitation and not to economic demands, and the effect has been widespread in Canadian industry. My Free Trade friends will read Adam Smith to me as he is taught in our Universities and prove that Meighen and Drayton and King—all unfortunately brought up on the Wealth of Nations theories—were economically sound in these tariff cuts and their taxing schemes, but they don't explain why they are resulting in hundreds of thousands of our young people having to leave a low-tariff Canada for a high-tariff United States. High living costs cannot be blamed for all.

The next most urgent national problem the Government should deal with is the one to which His Excellency Lord Byng has been drawing attention in his addresses throughout Quebec and the Maritime Provinces last summer.

> (4) SUPPRESSION OF DISLOYAL AGITATION inspired by the foreign interests. Observers who come closely in contact with all sections and peoples across Canada are struck with the lack of unity, the discontent, the enmity that exists. The East and West are being set against the central provinces, section against section, class against class, race against race. It is serious and it is not spontaneous. It is the capitalizing of our unsatisfactory conditions by foreign interests.

Men and women—some of them Canadians—are paid by United States and other foreign interests to search for petty grievances, magnify them and stir up disunity. The foreigners in the country are being organized everywhere into national societies. Recently five of these various nationalities worked together to the disadvantage of the interests of native British and French in Montreal, and created a good deal of unpleasantness. The colleges and the churches are being subjected to intensive cultivation for the destruction of the old-fashioned British ideals and of the capitalistic system. They claim to be working on behalf of labor. But loyal labor leaders repudiate them. In scores of our public schools they have managed to place their agents as teachers. Hundreds if not thousands of children are being taught to lead immoral lives and urged to steal. The University of Toronto is now the scene of the activities of a new group—the League of Industrial Democracy—and a committee of eighteen students was enrolled a month ago to agitate on behalf of labor against the employing class and they are actively at work. The insincerity and crookedness of the scheme is seen when it is stated that Mr. Gompers, the great labor leader, denounced it, and when it is known that the prime mover is Mrs. Florence Nightingale Kelly, whose real name is Mrs. Wischnewetsky—a well-known anarchist leader in New York. These people can care nothing for the workers in Canada. They want to create discord. They know that in a year or more these young men and women will begin to settle to their life work in the towns and villages throughout the Dominion as teachers, preachers, doctors, etc., and they will have so many hundreds of sources of ill feeling and disloyalty that Canadians will not, in a thousand years, become a United Country of people or race. The American Government has been vigorously combating the danger. They are deporting or imprisoning these disloyal agitators. A number escaped to Canada. The United States only this week released the anti-war agitators, some of them arrested before the Americans entered the war. Our Department of State let dangerous enemy prisoners go during the war in face of urgent private request of the British Government to hold them at all costs. Trotsky was one of these. Similar conditions prevail to-day. Things are happening in Canada that are not permitted in the United States. What is the mysterious influence? There is great work for all Loyalist societies to get back of His Excellency and of the Minister of Justice.

To sum up: The past year has been unusually busy but unusually unsatisfactory. Unless something unexpected occurs 1924 is likely to be less active, but the concerns who go aggressively after business can maintain and probably increase their volume but at the expense of their competitors, and the profits will continue diminishing. After all, business is good even in dull periods, for those who go after it. There will be less and less enterprise, discontent will increase, and hence there will be more emigration to the United States.

Would I advise any friend to throw up his country and cross the border? Decidedly not. Our country needs all of us now more than ever. The outlook for a Canada well-governed was never brighter or more certain, but sentiment is wavering. Prompt action at Ottawa, however, with active and sincere co-operation by all industry would restore confidence, revive incentive and work a magical change from one end of the Dominion to the other. If the Government refuses to meet the situation, there are enough sturdy Canadians and Old Country men in the Dominion to make them—or put them out. There is already a stirring among the farmers.

Cupid's Course in Selling

Continued from page 18

confessed his love, practically proposed—and in poetry. How different from Bob Craddock! Martha secretly revelled in it, but while she did, she felt herself dragged back to earth. The clouds, the sunsets, and the birds had disappeared. Byron Wilbur, the dreamer, the butt of office ridicule, was waiting for an answer. Slowly her practical side reasserted itself.

"You shouldn't talk to a girl like that while you're—"

"I know," Wilbur cut in gloomily. "I'm nobody now, I'll admit. I'm simply drawing a pension, you think, without any future. But it won't last long." He pulled a long envelope from his inside coat pocket. "Read these."

Martha took the envelope and at his suggestion, removed two papers which proved to be song contracts from The Basland Music Corporation of New York City.

According to the contracts The Basland Corporation agreed to publish "I Want the Girl I Met in Dreams," and "My Star of Love is Calling To-Night," and to pay Byron Wilbur the author and composer, twelve cents royalty on every copy sold in addition to fifty per cent. of all royalties paid by the phonograph, player-piano and word roll companies; all royalty to be paid on the fifth of January and July.

Continued on page 56

The World Sweep of 500,000 Pelmanists

MAJOR GEN. SIR FREDERICK MAURICE, K.C.M.G., C.B.: "The PELMAN System is not a craze or fetish, but a scientific method of training."
GENERAL SIR ROBERT BADEN-POWELL: "The PELMAN System offers [illegible] practical form [illegible] development and strengthening of mental character."
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MR. T. P. O'CONNOR, M.P.: "The PELMAN system is not only unique in itself but deserves well of the country and of the world."
SIR H. RIDER HAGGARD: "I recommend PELMANISM to those who, in the fullest sense, really wish to learn and to become what men and women ought to be."
ADMIRAL LORD BERESFORD, G.C.B., G.C.V.O.: "I should describe the System as inculcating self-reliance and the perfecting of the mind, memory and mental composure generally."
SIR HARRY LAUDER: "PELMANISM will see ye through."
JEROME K. JEROME: "PELMANISM might be the beginning of salvation."

The Spread of Pelmanism
The story of a great movement that compels the Interest of Forward Looking Men and Women
By GEORGE CREEL

PELMANISM, with its record of 500,000 successes in England, has come to America.

Pelmanism is not a theory but a practice. For twenty years it has been teaching people how to develop and strengthen their known powers and how to discover and train their latent mental abilities.

I first heard of Pelmanism during a London visit in 1919. Pages of the newspapers and magazines were devoted to Pelmanism and "Are you a Pelmanist?" was a common question.

Men and women in every walk of life—lords and ladies, cooks and clerks, generals, admirals, dustmen, lawyers, business men—all were Pelmanizing. Heads of great commercial firms were enrolling their entire staffs in the cause of greater efficiency. Over 100,000 soldiers of the Empire were taking Pelmanism in order to fit themselves for civil life, and many members of the A. E. F. were following their example.

To many who took the training Pelmanism had all the force and sweep of a religion. It went deep down beneath the surface manifestations and buried its roots in the very centers of individual consciousness. On the invitation of certain members of Parliament I went to Pelman House to study this astonishing movement, and it is as a result of this study that I make these flat statements:

Pelmanism can and does strengthen mobilities, self-reliance, will power, concentration, judgment and memory.

Pelmanism does substitute Will for Wish by ending mind-wandering and wool-gathering.

Pelmanism Develops the Mind Behind Memory

Twenty years ago Pelmanism was a simple memory training. Today it scientifically trains and exercises ALL mental powers instead of one function of the mind.

The founder of Pelmanism had an idea. He went to the leading psychologists of England and America and said: "I have a good memory system. I think I may say that it is the best. But it occurs to me that there is small point in memory unless there is a mind behind it. You gentlemen teach the science of the mind. But you teach it only to those who come to you. And few come, for psychology is looked upon as highbrow. Why can't we popularize it? Why can't we make people train their minds just as they train their bodies? Why can't you put all that you know into a series of simple understandable lessons that can be grasped by the average man with an average education?"

And the eminent professors did it.

Pelmanism today develops mind as surely as a physical trainer develops muscle. It is a new practical application of truths as old as the history of the world. It substitutes head work for guess work. It puts science in harness for the doing of every day work.

Pelmanism develops individual (mark that!) mentality to its highest power. It recognizes the interdependence of all mental faculties and trains them together. It corrects bad habits by forming good habits, and emphasizes the importance of personality and character in the development of mental vitality.

Pelmanism is not a miracle. It is not a mental pill for mental ills. The course is not difficult. The average mind can quickly grasp the principles. But to get the good out of these principles you must use them. Mind and muscle can only grow through exercise.

Pelmanism gives the mind a gymnasium to work in. It prescribes the training scientifically and skilled educators superintend the work.

The Art of "Get There"

Science is the knowledge of truth. Art is its useful application. Pelmanism, the science, teaches the art of "Getting There" quickly, surely, finely. Not just for men but for women also.

Woman in the home as well as in business has her ambitions and her perplexities. Followed honestly, Pelmanism will help solve woman's problems and aid her to realize her ambitions. For Pelmanism means to men and to women alike thinking, concentrated thinking. It means self-reliance, mind, character and personality development of the highest degrees. There is no sex in thought—and no limits to its development.

Never forget that there is no such thing as "standing still." Either you go forward or you drop back.

Americans need it as much as England needed it. There are too many men who are "old at forty," too many people who complain about their "luck" when they fail, too many people without ambition or who have "lost their nerve," too many "job cowards" living under the daily fear of being "fired."

Increased Incomes

Talk of quick and large salary suggests quackery, but I saw hundreds of letters telling how Pelmanism had increased earning capacity from 20 to 200 per cent. And why not? Increased efficiency is worth more money.

But Pelmanism is bigger than that. After all life is for living. Money is merely an aid to that end. Money without capacity for enjoyment is worthless. Pelmanism makes for a richer, more wholesome and more interesting life.

Too many people are mentally lopsided, knowing just the one thing or taking interest in only one thing. Of all living creatures they are the most deadly. I have seen eminent scholars who were the dullest of talkers, successful business men who knew nothing of literature, art, or music, people of achievement utterly tongue-tied in a crowd while some fool held the floor, masters of industry ignorant of every social value, workers whose lives were drab because they didn't know how to put color in them, and I have heard men and women of real intelligence forced to rely on anecdotes to keep up a conversation.

The emphasis of Pelmanism is on a complete personality. It does away with lopsided developments. It points the way to cultural values as well as to material success. It opens the windows of the mind to the voices of the world. It puts the stored wealth of memory at the service of the tongue. It burns away the stupid diffidences by developing self-realization and self-expression. It makes unnecessary the stereotyped in speech and thought and action.

(Signed) GEORGE CREEL

To Members of The C.E.F.

The members of the C. E. F. who subscribed to Pelmanism while abroad may send their work sheets hereafter to The Pelman Institute of America, 2575 Broadway. No charge for this transfer. Service men in business will find great benefits from Pelmanism. It makes up for the time spent away from business.

100,000 members of the British Expeditionary Force are Pelmanists to-day.

Your Unsuspected Self
How Pelmanism Brings the Hidden, Sleeping Qualities Into Full Development and Dynamic Action

ARE you the man or woman you ought to be?

Beneath the Self of which you are conscious there is hidden an unsuspected Self, a thing of sleeping strength and infinite possibilities.

That Self is the man or woman you ought to be.

It is this unsuspected Self that Occasionally rises uppermost in some crisis of life and makes you go in and win. And then you say, wonderingly: "How strange! I didn't think I had it in me."

Let that Self be always uppermost! Resolve to be always the man you ought to be!

BUT FIRST DISCOVER YOUR UNSUSPECTED SELF

Search through all the muddle and chaos of wrong thinking, of doubt and self-distrust, and find those fine qualities, those powerful potentialities, all those slumbering talents which every one of us possesses.

Developed and used, they will lift you from the valley of wishing to the hill tops of achievement. The human mind freed from slavery of slothful habits and trained to strength by proper exercises, has the drive of a mighty machine. It takes no account of obstacles. It refuses to be stopped by barriers.

Destiny or Decision

These statements are not advanced as empty speculation, but are stated as facts—facts that have behind them the testimony of more than five hundred thousand men and women who have studied Pelmanism, that science of Self Realization which bids fair to revolutionize our conceptions of "Destiny" and Possibility.

Its searchlight reveals the unsuspected powers and potentialities, trains and develops them, and then applies them to every day life.

Thus it is that one student says:

"When I think of what I was a year ago it does not seem as if I am the same person."

"I have got into a position that I should never have dreamed of a few months ago. In fact I can hardly believe myself," says another.

Clearing the Fog

The minds of many men are stifled by a fog of misunderstanding. They think in a circle, haphazardly—vaguely. They wander in the twilight of doubt. Pelmanism clears the fog. It changes doubt to certainty, misdirection to direction, guessing to knowledge.

Pelmanism explains habit. It shows you how to use habit to your advantage instead of being abused by habit. But, perhaps the greatest thing that Pelmanism does is to arouse the brain to activity. Instead of dreading a mental task the true Pelmanist enjoys it. For Pelmanism finds and develops the springs of courage, arouses imagination and initiative.

Whether you measure Pelmanism by the standards of practical, cash-bringing results, increased mental and moral strength, or every day happiness it can not fail to satisfy you.

The People's University

Pelmanism takes no account of class, creed or circumstance. Its values are for all. Business men from the great captains of commerce to their clerks, are studying Pelmanism.

Professional men—lawyers, doctors, clergymen, teachers, artists, authors—have come to the knowledge that Pelmanism will help them surmount difficulties and achieve a greater degree of success in their vocations. Women—both in the home and in business—find Pelmanism an answer to their problems.

The truth of this claim is proved by the books of the Pelman Institute of America. A study of enrollments shows that every Province of the Dominion and every State in the Union has its growing group of Pelmanists and that the list includes every field of human endeavor. The home, the shop, the farm, the bank, the store, the factory, the bench and the bar, the office all have their representatives, and the letters show that this great system of mental training comes as an answer to a tremendous need.

The "Twelve Gray Books"

In bringing Pelmanism to America the needs of the Americans have been considered at every point. Plan, method and principles remain the same, but American psychologists have Americanized the lessons and American instructors, carefully trained in the course, will pass upon every work sheet.

Pelmanism is taught entirely by correspondence. There are twelve lessons—twelve "Little Gray Books." The course can be completed in three to twelve months, depending entirely upon the amount of time devoted to study. Half an hour daily will enable the student to finish in three months.

A special system keeps the examiners in close personal touch with the students right through the course and assures that individual attention which is so essential to the success of a study of this character.

How to Become a Pelmanist

"Scientific Mind Training" is the name of the booklet which describes Pelmanism down to the last detail. It is fascinating in itself, with its wealth of original thought and incisive observation. It has benefits of its own that will make the reader keep it.

In its pages will be found the comment and experience of men and women of every trade, profession and calling, telling how Pelmanism works—the observations of scientists with respect to such vital questions as age, sex and circumstance in their bearing on success—"stories from the life" and brilliant little essays on personality, opportunity, etc.—all drawn from facts. So great has been the demand that "Scientific Mind Training" has already gone into a third edition of 100,000.

Your copy is ready for you. Immediately upon receipt of your request it will be mailed to you absolutely free of charge and free of any obligation. Send for "Scientific Mind Training" now. Don't wait! Fill in coupon at once and mail. Pelmanism has no secrets.

The booklet "Scientific Mind Training" is free. Use the coupon below or postcard and send for your copy NOW.

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New York, N. Y.

Please send me, without obligation on my part, your free booklet "Mind and Memory."

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Breaking Into MacLean's

is the objective of scores of young writers throughout the Dominion

"Eureka! I have 'made' *MacLean's,*" exclaimed a young writer in Saskatchewan a few weeks ago, when she received notice that a story of hers had been accepted. *MacLean's* offers every encouragement to young Canadian writers of promise and during the past few years several have first "broken into" the magazine fiction field in the pages of Canada's National Periodical. These writers include:

ARTHUR BEVERLEY BAXTER
LESLIE GORDON BARNARD
CHARLES G. BOOTH
DOROTHY G. BELL
JOSEPH LISTER RUTLEDGE
NORMA PHILLIPS MUIR
GUY MORTON
N. DE BERTRAND LUGRIN
CALEB WRATH

During 1924

several other new Canadian authors, writing with all the freshness and virility which so often characterize early literary efforts of those who show great promise, will appear in *MacLean's*. The following fiction features are definitely planned for forthcoming issues:

HERITAGE—*by Norman Reilly Raine.*
ZONIA'S REVOLT—*by Anna K. Bycknsky*
IN THE MAKING—*by L. F. Diaz*
OUTLAWS OF THE TRAIL—*Edith B. Henderson.*
THE GIFT—*by Alexandra Preston*
THE PRIDE OF MRS. CLODE—*by J. H. Regan.*
COURAGE OF BEN BONTELL—*Earle Robson.*
THE TRANSIT MAN—*G. P. Sterrell.*

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The main thing an advertiser wants to do is to tell you plainly just how and why his goods are worthy of your consideration. You can learn a great deal from that alone because many things you see advertised are the things you buy and use in your regular daily life. By reading advertisements you can learn the names and read descriptions of the things that are best and most satisfactory

STORIES WANTED

Earn money and fame writing short stories. Learn by mail from a master critic—the man who helped Jack London. Course endorsed by Arthur Stringer, Nalbro Bartley and other successful writers. Thorough personal help and criticism. Shows how to develop plots, write and sell. Christmas issues of Canadian magazines all carried stories written by Shaw students. Thirty Years Successful Teaching. Write for Free Book and "Creative Imagination Test"

SHAW SCHOOLS, LTD., Dept. D. TORONTO.

Continued from page 34

The phrasing was quite impressive and promised wonderful things for Wilbur. Martha knew little about the song publishing business or the methods of publishers, but Wilbur appeared to be well posted.

"And I'm getting six more songs ready for the same concern," Wilbur proudly announced. "I'll show those people at the office I'm not such a bonehead as they think. July is only a month off."

There followed a period when Martha Warner, for her own peace of mind, heartily wished she had never met Byron Wilbur—nights when she tossed on a sleepless pillow trying to analyze and mentally to catalogue him—futilely trying to chase him and his dreams from her thoughts. Why—oh why, should she be so seriously concerned about him and his future? Why hadn't he more gumption? Why didn't he take more interest in his work at the office, where with his undeniably attractive personality and clean outlook on life a real future awaited him, if he would only make an effort to seize his opportunities? It was not Gray, it was not Dodd nor any of the others who were holding him down, she sadly realized. It was his own attitude toward the business world. His heart was not in the work he was being paid for doing—he was merely driftwood being carried along with the current, jostled and banged about in life's stream by his more aggressive fellows whose singleness of purpose took them unerringly to their goals. He was a dreamer, a hopeless romancer. And worse, Martha had to bitterly concede, he was incurable.

Why—oh why, had she ever allowed herself to become interested in this man?

For Byron Wilbur was seriously interfering with Martha Warner's career. Her sales suffered a decided slump. There was but one reason, she told herself over and over again. She was not giving her work the proper interest and concentration, two things most requisite to successful selling. Byron Wilbur was undeniably the cause. Why should she not throw him over and see no more of him? Then the thought would recur to her that she had never verbally accepted him. He was outside of her life; all she had to do was forget him. But could she—could she do just that thing?

She hoped what he said was true. Byron was still an occasional caller in the evenings at her boarding-house, but Bob Craddick's visits grew fewer and fewer. He pleaded pressure of his growing business, which was undoubtedly a true explanation. She greatly missed his cheery, if sometimes uncultured personality and his breezy manner of conversation. Those things had been a tonic that braced her for the next day's activities in the business world.

MARTHA WARNER had by now come to definite conclusions about Byron. It was obvious that he was not and never could be a salesman or a business man of any sort. He lacked interest in business and he utterly lacked good judgment. What he needed was a stern manager.

The second Monday in July brought two crushing disappointments to Martha. The first came in the shape of a note from Mr. Dodd, in which, in the kindest phraseology of which he was capable, he made known to her the firm's keen disappointment in the continued falling off in her sales. She had not lived up to their expectations nor to the wonderful record she had made in the first few weeks. He "most reluctantly" would have to take her off her territory and try out someone else there. Meanwhile there was an inside position which he felt sure she could fill. But he gently warned her this inside position would not by any means command the salary of her present position.

Martha Warner turned sick at the import of this message. Its contents swam before her eyes through a mist of hot, bitter tears.

It was tantamount to a dismissal—cold proof that she, Martha Warner, of whom so much had been expected, she whose initial success had been a baffling enigma to salesmen of long experience, was a failure.

A failure! The word smote her like a bludgeon, stunned her. She wanted to get up and slip away from the office without being seen by any who knew her, then take a train and get as far away as possible from the scene of her life's disaster.

BUT events took place that brought a change of mind. That evening Byron Wilbur called at her boarding house. In her mood, she was minded to be rude to him, until she discovered that the boy, too, was in the depths of despondency.

The fifth of July had been the date set by the music publishing company for his debut as a "famous composer" and for his entrance into a career of fabulous wealth. The fifth had passed and he had received no word from his publishers. Repeated letters had brought him no reply. He was the picture of dejection but Martha checked all show of sympathy for him. Instead, she asked him to hand over all the correspondence with the song publishers, which it fortunately happened he had brought with him. Then she dismissed him at an early hour, pleading a headache.

The first thing she did in the morning was to see Mr. Dodd and accept an inside office position at a greatly reduced salary. Dodd seemed immensely relieved at her voiced decision.

"You're made of the right stuff, Miss Warner," he approved. "What you need, I think, is a rest to build up. I'm afraid we allowed you to work too hard. In a couple of months, perhaps a month, you'll be fit as ever again. Meanwhile, we will put you on publicity work that will not be too arduous, and when you say the word we'll let you tackle the trade again."

The next thing that Martha did when she found spare time was to call on Bob Craddick. Craddick was more than delighted to see her. Cutting brief all formalities, Martha told him she had come for advice on behalf of Byron Wilbur.

Bob Craddick laughed softly to himself, a little bitterly Martha noted.

"So you are still interested in that dreamy-eyed jazz hound, Martha?"

The girl bit her lower lip, but hid the hurt he gave her in an engaging smile.

"Yes," she replied. "Mr. Wilbur sorely needs practical help from someone."

Bob Craddick listened to her explanation while he thumbed over those glowing letters Byron Wilbur had received from the publishing company.

"H'mph, h'mph," he finally mused. "It's clear as dry gin Friend Wilbur has been bitten by a New York song shark. A fellow who's put in as much time as he has in the music business ought to have been wise to this stuff. You see these fellows' ads in the American magazines asking song writers to give them songs and poems. When some nut like Wilbur sends them in a song, the song swindler, operating under some company's name, writes the boob that the thing is a gem, and that if the boob will cough up seventy-five dollars for printing the first edition, the dupe will surely become rich and famous. Then when the shark gets the money he prints a couple of hundred copies at a cost of about twenty-five dollars and sends the copies to the dupe. Then the shark plumb forgets about the matter—he's too busy enticing and fleecing other suckers. Martha, it's plain young Wilbur's been *had*."

"Why, Bob, how do you happen to know all this?"

"Happened to be on the ground floor once upon a time," he replied. "I think I know who this gink, Neighbor, is, who signs the letters. That isn't his right name but I've a pretty good idea what it is."

"And do you think there is no way of recovering the money?" Martha asked. "Mr. Wilbur said he was getting six more songs ready for this same publisher."

"Zowie!" Bob Craddick gave a ludicrous imitation of a man hit over the head with a club. "Six more of—Why, Martha, that makes four hundred and fifty dollars. I had no idea the sucker crop was so luxuriant these days. Martha, we've got to tie this fellow Wilbur up some place for a couple of weeks. Four hundred and fifty dollars! Why, girl, if you could only see eye to eye with me on some things we could have a real honeymoon on that. But never mind. Martha, if you can tie up Wilbur's hands for a week or so, so that he can't do any more harm to himself, we'll see this thing through and get his money back for him."

"Oh, Bob, do you really mean that?"

"I mean every word of it, little girl. Mind you, I am doing this because you are

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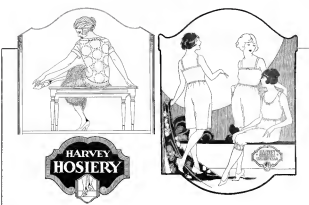

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Continued from page 36

interested in this helpless piano lizard. Now here's what you do. Find out first from Wilbur just how much mazuma he's paid over to the shark. Then you write the shark and tell him that, unless he refunds the money within a week, you've got friends that are going to expose the whole business in Toronto newspapers, and that it is to be wired to New York newspapers as well. The last is what has the kick in it that will bring him to time. Now this is how it works out. I've a brother-in-law who's city editor of a New York daily that's just yawning for a story like this backed up by facts. You write Neighbor of that publishing company to-night and tell him just what I told you. I'll write Bell of the *World-Tribune* to-morrow, which will mean that shortly after Neighbor gets your letter Bell will have a reporter hounding him. Neighbor's guilty conscience and visions of prosecution for fraud through the mails will do the rest. You get me, don't you, sister?"

"I get you, Bob," replied Martha.

CRADDICK came from behind the counter and stood looking at her quizzically. "If you and I could put our heads together on all life's problems," he mused. "It's hard to say what we— But oh pshaw! it looks as though Fate has played one of us a mean trick, and that one is me."

Martha left with her head full of new plans. Bob Craddick always did seem to inspire her that way. Fancy a shark trying to knock Bob Craddick as this one had Byron Wilbur! And yet— Well, Martha did not try to further analyse why her sentiments should be as they were.

That evening Martha told Wilbur what she had discovered and what she intended to do. She asked him why he had not told her about his paying for the songs to be published.

Wilbur's defense was that he did not want to bother her with such matters, adding that he did not see any wrong in it as other song writers, the publisher had informed him, had done likewise. He was not keen about Martha's new-formed plan.

"You've made a mess of things," Martha said, "and you'll have to call a halt and get started right. You say you paid out one hundred and thirty dollars. Well, I'm going to get it back, and if you object we'll be strangers."

Martha's ultimatum put Wilbur into an obedient mood.

Martha sent the letter to the Basland Music Corporation as Bob Craddick had directed her to do, and two days later received a telegram asking her to hold off for a few days as the Corporation's representative was leaving for Toronto to adjust matters.

The representative called on the afternoon of the third day. The man was willing and ready to refund the money, provided he got a receipt and a promise that nothing would be said to the newspapers.

"I've brought along the song plates and I'll make you a present of them," the man offered. "You see, my boss got mixed up in this thing without knowing it was crooked and now he wants to settle up with every one and get out."

"What could I do with the plates?" Martha inquired.

"Print copies, sell them and make money. You could sell thousands of copies in Toronto, Montreal, and other towns."

"Then why didn't you sell thousands of copies?"

"It's a long story, Miss. In the first place we had no real salesmen. It's good salesmanship that makes song hits. A clever salesman can sell a raft of any half-way decent song, and this man Wilbur's songs aren't bad. Worse stuff has cleaned up fortunes. They tell me you are in the selling line. Why don't you try it?"

Before Martha had time to make up her mind the man began to explain how she should go about seeing the buyers of the syndicate stores and how to handle demonstrations. He was anxious to have her fully appeased. The longer he talked the more the idea appealed to her. She finally agreed to accept the plates provided he deducted the cost from the hundred and thirty dollars in bills he held in his hand.

If salesmanship were the big factor, Martha pondered after the man had gone, and Wilbur could write fairly good songs, she should be able to turn her talent to account. This was a sales proposition into which she could throw all her energies. Wilbur approved of her idea and offered to do anything she suggested. Wilbur had one suggestion to make: that they start the ball rolling in Montreal instead of Toronto. In Montreal no one would know them. Martha left the employ of the Cronen Company the following week.

Before demonstrations could be held, however, Martha had to take three days off to interview the store managers in Montreal, arrange with the printer for copies, get Bob Craddick's advice, see that Wilbur arranged to have his vacation begin with the second week of August, and then tell Dodd she was launching a scheme of her own.

Fortunately everything went through without a hitch, and on Monday morning of the second week of August Martha was behind the music counter of a syndicate store on St. Catherines street, Montreal, with Wilbur at the piano. She was booked there for two days, with demonstrations to follow in other stores until the end of the week. In addition to demonstrating Wilbur's songs Martha had contracted to help the regular salesgirl behind the counter. Wilbur was also expected to play any song requested by a customer.

During the first day Martha sold three hundred copies of each of Wilbur's songs, as well as hundreds of other numbers. Each copy paid her twelve and a half cents and the store an equal amount. While the demonstration was in progress customers stood five and six deep before the counter. Wilbur's playing was marvelous. He had caught the spirit of the thing.

The second day Martha disposed of eight hundred copies of Wilbur's songs and wired to the printer to rush a second edition. Her share of the receipts for the two days totaled $175, which was more than she and Wilbur earned in a week. Martha was becoming interested in the song game.

WILBUR had performed his part nobly, playing hour after hour without a murmur, and Martha did not hesitate to compliment him as they journeyed back to Toronto. She was beginning to dream as Wilbur had been dreaming.

"Byron," Martha said that evening as they discussed future plans in the parlor, "I think you should get another song ready for the printer in case we should extend this thing. Everybody seems to like your songs and the more we have the more we'll sell."

Byron smiled and patted her arm affectionately.

"Didn't I tell you all along, Martha?"

"Yes, but don't do any telling now. Have a new song ready for the printer by Monday or the firm of Wilbur and Warner will dissolve."

Wilbur promised to make good, and just before leaving he tried to kiss her, but Martha held him off.

"Not now," she smiled. "Besides, when you're rich and—"

"Oh, shucks, Martha!" he moaned. "All right. I'll wait and prove it."

The next of the week in Montreal was a repetition of the first two days. In all Martha sold six thousand copies of Wilbur's songs, which netted her $750. During the latter part of the week a dozen orchestra leaders had called at the counter and purchased copies. They said they had received numerous requests to play the songs for dances.

At noon Saturday Martha and Wilbur completed their first week as publishers and demonstrators, and Martha had picked up a number of pointers in the way of moving music over a counter. After deducting the cost of printing, car fare, and incidental expenses, they had a profit of $550. Martha and Wilbur were keen to continue the demonstrations for another week in a different city. On returning to Toronto they parted, agreeing to meet that evening to go into details.

During the two weeks Martha had been so wrapped up in the song game that she had scarcely given a thought to Craddick. But he had not forgotten her, proof of it being in the form of a letter she found on her dresser when she reached her room.

Bob Craddick wrote to say that he had been in New York on a business trip, had returned and was leaving immediately for Windsor where he was setting up a branch store. He seemed cognizant of everything that had happened in Montreal.

"The news of the splash you made has even reached New York," he wrote. "I heard about it from big music publishers down there, so don't be surprised if the little old town on the Hudson is yelling for you next. It's all your doings, girl, capitalizing that fellow Wilbur the way you have. I'm not going to do any camouflaging. So I'm going to say first I wish I was him, and second that that not being as I wish, you both all the good luck that's going round. Yours to help out whenever you get in a jam. Bob."

"Good old Bob," murmured Martha, and she had a little heartfelt cry all to herself.

At seven-thirty, while Martha was waiting for Wilbur to call, the boarding mistress came up to say a Mr. Welman was in the front room and wanted to see her on important business. Martha did not know any one by that name and thought the man might be a store manager looking for her to stage a music demonstration.

Mr. Welman, however, proved to be a big New York music publisher.

"I've been hunting you for two days, Miss Warner," Welman said, after they had been together a few minutes, "and I'd like to get the publishing rights of the two songs you demonstrated in the stores at Montreal."

"But I don't own them," she said. Then as the bell rang, she added, "I think that's the composer and owner."

Martha went to the door and returned a minute later with Wilbur. She introduced the two men and told Wilbur what Mr. Welman had said.

"I'll be candid with you," Welman remarked. "Jazz is dying out, and the public wants clean love songs—like you have. Our Montreal representatives tipped us off about what you were doing. I think your songs are hits. But you can't do much more with them in the limited Canadian market. So you better let me have the publishing rights. I have a big plant in New York, with branches in the States and Canada, and I can get one hundred per cent exploitation and distribution. I'll advance five thousand dollars on the two songs, pay you three cents a copy royalty, and twenty-five per cent of all phonograph record and roll royalties."

Martha and Wilbur gazed at each other unable to speak.

"I'm quite sure Mr. Wilbur possesses great possibilities as a writer of love ballads," Welman went on, "so I'd like to control his output for some years to come. I'll give Mr. Wilbur a contract for three years, with a fifteen thousand dollar yearly guarantee and a weekly drawing account of $275. While it would not be absolutely necessary for Mr. Wilbur to make his headquarters in New York, yet I'll expect him to spend a day at the office now and then."

Wilbur looked as if he were still dreaming.

"What should I do?" he finally asked Martha.

"Do? Do?" Martha repeated. "Wouldn't you rather write songs than do anything else?"

"I would, Martha, but what about—"

"Never mind about me. We'll settle that later."

FIFTEEN minutes later the deal was closed. Then Welman left after getting Wilbur's promise that he would visit New York within the next two weeks.

On a small marble top table in the centre of the room lay a five-thousand dollar certified check drawn against a well-known New York bank, a contract for the two songs and Wilbur's three-year contract.

Martha, looking a trifle tired, was seated in the upholstered arm-chair, while Wilbur stood near the table with his open hand resting on the top.

"Well, Martha, how about the syndicate now?" he asked.

"Oh, botheration with all syndicates!" she ejaculated, perhaps too petulantly. But this attitude, strangely enough, seemed not to displease Wilbur.

Continued on page 40

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Continued from page 38

"Martha," Wilbur went on slowly, "you're the most wonderful girl in the world. I owe everything to you. I'm so bewildered I really don't know what to say or do."

"Just sit down and write out your resignation to the Crevett Corporation!" she suggested. "I'll give it to Mr. Dodd."

Wilbur walked over to Martha's side.

"You know there's a five-hundred dollar cheque as a reward for any one who can get me to do that."

"I'll get that from Mr. Dodd for you," she smiled.

"No, no, I didn't mean that," Wilbur protested, taking hold of the arm of the chair and lowering his head. "I'm not entitled to it. The reward belongs to you. I could accept it only under one condition."

"What for instance?"

"I'm afraid you might not approve of my idea."

"Tell me and see. You know I'm always open to reason!"

Wilbur dropped his head until his eyes were on a level with hers.

"I'd accept it, Martha, provided you'd let me add some more and buy you an engagement and a wedding ring at the same time. I love you, Martha, and without you all the money in the world, all the fame in the world, wouldn't give me a moment of joy."

Martha smiled.

"That's a beautiful idea, Byron," she replied.

"Martha!"

"Yes, dear."

"Next week, darling—our wedding? Then our honeymoon in New York?"

Martha nodded and met him half-way for their first kiss.

"Byron," said Martha a few moments later, "you know I don't think Mr. Webrao was allowed to tell us the whole truth. I don't think it was his representative who first tipped him off to our success in Montreal. It all happened too quickly for that."

"Then who, Martha?"

"I suspect—no, I know it was Bob Craddick."

"But—but why Craddick? He always seemed to dislike me?"

"That's just his way, Byron," Martha replied. "Bob's crude, terribly crude—an impossible man, some ways. But underneath it all he's pure gold."

Blazing Trails in B. C.

Continued from page 21

I arrived at Hudson's Hope as intended, but found that the spurs of the mountains reached out forty miles farther to the eastward so attempted to go straight south by way of Moberly Lake—named after Walter Moberly, the explorer. There I found a hunter named Armstrong with a good outfit of all that a hunter needs, and as we had got into a country with a good deal of fallen timber, I induced him to come with me for some days and help to cut a trail to get the horses through. After three days' travel, in the course of which we had made perhaps ten miles, we got into a cul de sac.

Mr. Cambie's War-Whoop

SO I got Armstrong to remain with me while I sent my two men forward on foot to find Pine River and the main body of my pack train. We were getting very nervous as it was the end of September and winter was approaching rapidly so after remaining two days and the men not returning I left Armstrong to watch my animals and climbed up some steep hills in front of me. When I reached the top of a ridge which blocked my way it turned out to be only fifty feet wide and dropped into a valley which was far below. I knew this must be Pine River, and, as the men had been so long away, I feared that they had waited for me as long as they had thought judicious and had then deserted me. I determined to find out and started down the hill. When I got some distance down I thought I heard a bell such as packers put on their horses. But I was excited and out of breath and could hear nothing clearly but the beating of my heart. The same thing occurred several times before I reached the bottom and I began to wonder what was the matter with me. Finally as I got to the bottom of the hill I felt confident again that I heard a bell. Suddenly I stopped in astonishment. There was the whole pack train of about forty horses in front of me! I gave one great war-whoop that would have wakened the dead. A few minutes before I had made up my mind that if the men had passed I would go back to Hudson's Hope, kill one of the animals as I was almost out of food, make a raft and drift down to Dunvegan and make my way to Fort Garry by the Spring. But the risks of such a proceeding so late in the year, with such a scarcity of food, would have been very great. The pack train had been so far to the east of where we expected to find them that it took the two men whom I had sent forward two days to come up to where I had met them. I had my lunch quickly, standing, and started back over the hill as fast as possible and managed to reach my camp and my friend Armstrong before the men reached it. So to their surprise, I was able to tell them all that they had done.

We all proceeded together to the summit of the Pine River Pass which we reached on the last evening of September—a perfect evening. I was very anxious and, awakening at four o'clock next morning found that it was snowing. I roused the party at once and we started to travel as soon as it was light. But we never got clear of snow again that year. Our poor animals from there to Quesnel Mouth, a distance of 200 miles, lived on browse, small bushes, etc.—with the exception of one good meal they got at McLeod in a meadow of lupins, a kind of bean, of which there were acres. They got very much run down, but we lost only one. When we got to the crossing of the Stewart River, we found a boat which Mr. Alexander, the Hudson's Bay factor at Fort St. James, had told us we might borrow if we liked. So we took two sick men, my nephew, myself and a boatman in the boat with the pack saddles and all our impedimenta and allowed the packers to drive the animals almost light from there to Quesnel Mouth.

Shooting Dangerous Rapids

IN GOING down the Nechaco River to Fort George we had two serious rapids to pass and we were too weak a party to drop such a boat down these rapids with a line, so we had to run them, and as the snow was a foot or more in depth and the shores were a mass of boulders it was impossible to walk ahead and examine what the rapids were like. We simply had to trust to luck. When we reached Fort George, Mr. Alexander had told us that we could get a pilot from among the Indians at that place to take us through Fort George Canyon. He strongly advised us not to attempt that canyon without a pilot, as many boats had been wrecked there. But the Indians were all away on a hunting expedition. After having partly lunched, the boatmen and I walked ahead, examined the canyon as far as we could see it, and decided how we would try and run it. We then went back, finished lunch, and with many forebodings pushed out from the shore. We had only given one stroke when the boatman, who was steering, spied two men coming out of the canyon with a canoe. We at once went ashore and waited for them and one of them piloted us down. We had two men on each oar so that we could give steerage way, and, one being an experienced pilot, we went through all right. Had those men been five minutes later coming out of the canyon there is no doubt that none of us would have survived to tell the tale. None of us had ever been there before and we would have taken the wrong side of the canyon and gone to certain death.

Remarkable Coincidence

I SPOKE sometime ago of having met a hunter named Armstrong and having lived with him for some days. He told me something of his history. It seems that he had been adopted by an aunt in Belfast, but being rather wild, drifted to British Columbia and had been through the different gold excitements in the province, afterwards becoming a hunter. In writing a report of my experiences I mentioned having met a hunter named Armstrong out there. Three years afterwards Mr. John Brown, of New Westminster, who at one time published *The Columbian* and who is still with us and has just been publishing in the Vancouver *World* his very interesting reminiscences, and who was a member of the legislature a number of times, read my report and wrote to me to the effect that when he came to this country he was accompanied by a man named Armstrong who had disappointed an old aunt when he left her hospitable roof at Belfast and who had hiked out into the wilds and the gold mines. He asked if this could be the same man. I wrote him that there could be no doubt of it and sent him a receipt for some money signed by Armstrong in order that he might see his signature. The aunt, he wrote, was very anxious to find her nephew and be reconciled to him before she died. It took us two years to get a letter to him, but finally he got it, came out through B. C., went home to his aunt, was reconciled, and inherited her property. But civilization—even that of Belfast—had no lasting charms for him, and Mr. Brown informed me a few years ago that Armstrong came out to British Columbia again and had gone to the Peace River country with the intention of living in the wilds where, as he had put it to me, he "was far removed from the temptations of even a frontier town." I heard of him again a few years ago.

When I reached Victoria I found that the Government had finally adopted the Fraser River route and had got tenders for the work. Andrew Onderdonk was the successful tenderer, he having bought out several of the contractors.

Mr. Onderdonk, the contractor upon the great work, was not quite thirty years of age, but very clever, a good organizer, possessed of a good deal of tact and backed by unlimited capital in the person of Mr. D. O. Mills, a well-known millionaire. He had as his engineer Mr. E. G. Tilton, who only a few years ago was engineer of a road from Los Angeles to Utah. At the outset we were asked by the Government to reduce the cost of the work as much as possible and Mr. White, my principal assistant, afterwards chief of the Canadian Northern Pacific and now resident in Vancouver, and I spent many anxious hours trying to do so.

Mountain Work Unique—Dave and the Judge

NO SUCH mountain work had ever been attempted in Canada before and we were confronted by new problems almost every day. One of our great troubles was the old wagon road which ran for miles alongside the railway and which had to be kept open as it was then the only means of access to the Upper Country [illegible] the railway took its place. As a matter of fact, if you were to block the railway above Yale even now there would be no other means of access to the interior.

The difficulty of keeping this road open can only be appreciated by people who have seen prairie schooners. These usually consisted of two wagons coupled together and drawn by nine pair of oxen or teams of mules, the whole well over 100 feet long. It should not be difficult to realize what these meant going round curves. I remember upon one occasion near old Spuzzum suspension bridge that a blast had been fired [illegible] the road. A fine old fellow named Dave McBeth who was well known in British Columbia and who died in Vancouver a few years ago was foreman. He got the cliff partly cleared away when a coach came along driven by that notable whip, Steve Tingley. Among the loose stuff a rock, of which Dave was unaware, had been left and the coach in which happened to be Judge McCreight upset. The judge was irritated and told Dave, much to the amusement of the other passengers, that if he was ever brought before him he would have no compunction in condemning him to be hanged for his carelessness in allowing such an accident to happen.

In the next articles of this series some account will be given of some of the incidents which took place during the actual construction of the [illegible] through the canyons of the Fraser. An idea will be given of the staggering difficulties which were overcome by these pioneers.

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(correct answers shown in panel below)

1 Would you write—
I did it already or I have done it already
Who shall I call or whom shall I call
It's just as I said or It's just like I said
The river has overflowed its banks or The river has overflown its banks
I would like to go or I should like to go
I laid down to rest or I lay down to rest
Divide it among the three or Divide it between the three
The wind blew cold or The wind blew coldly
You will find only one or You will only find one
Between you and I or Between you and me

2 How do you say—
acclimate [illegible] or [illegible]
ascertain [illegible] or [illegible]
hospitable [illegible] or [illegible]
abdomen [illegible] or [illegible]
biography [illegible] or [illegible]
amenable [illegible] or [illegible]
[illegible] [illegible] or [illegible]
preferred [illegible] or [illegible]
beneficiary [illegible] or [illegible]
culinary [illegible] or [illegible]

3 Do you spell it—
[illegible] or [illegible] repetition or [illegible]
[illegible] or [illegible] separate or [illegible]
[illegible] or [illegible] [illegible] or accommodate
[illegible] or [illegible] trafficking or [illegible]
[illegible] or [illegible] [illegible] or [illegible]

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Answers to the Test

1
I have done it already
Whom shall I call
It's just as I said
The river has overflowed its banks
I should like to go
I lay down to rest
Divide it among the three
The wind blows cold
You will find only one
Between you and me

2
[illegible]

3
[illegible]

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builder who were tackling a task quite different from any that had ever been attempted on the continent and tackling it entirely by hand labor and an attempt will be made to picture the strange conglomeration of men, including thousands of Chinamen—the first large number of Chinese coolies to be imported into this country—who hailed from the four quarters of the world and many of whom lost their lives in the often dangerous work of blazing the way for the iron horses of progress.)

How Canada's Last Frontier Outlaw Died

Continued from page 80

was the next to fall dead with a bullet through the heart. An instant later Constable Kerr went down to his death with a bullet in the chest.

This tragic sequence brought about an immediate retreat with no time to remove the dead. One of the Indians, Topean, was killed on the edge of the bluff, and Almighty Voice received a bullet which shattered his right leg. However, he fought on for two days and two nights with neither food nor drink, against a force which increased to one thousand Mounted police and volunteers. That night the besiegers endeavored to lure the Indians out of the bush, but these efforts were unsuccessful.

Not until now did the Mounted Police realize the size of the job they had undertaken and a third call for reinforcements was sent out, together with brief notes on the gravity of the situation which had arisen since the initial attack, nine o'clock that morning. A cordon of pickets was thrown completely around the bluff to prevent the escape of the outlaw during the night.

That night in the Regina Mounted Police barracks two hundred miles south of the scene of battle, the hall celebrating the send-off of the Queen's Jubilee Contingent, was at its height when suddenly the band struck up "God Save the Queen." Men and women stood rigidly silent and looked at each other in bewilderment. When the music ceased, Colonel Herchmer, the commanding officer of the entire Mounted Police Force stepped to the centre of the floor and announced that the Mounted Police contingent to the Queen's Jubilee in England, was temporarily cancelled, that grave news had just been received from the North. "Festivities must be stopped immediately," he commanded. "Rigs will be waiting outside to take the ladies to town," and from the floor he issued orders that every available man was to start north at once.

This force consisted of twenty-five men, a nine-pounder field gun and a Maxim gun, under Assistant-Commissioner McIlree and Inspector McDonnell. Another detachment of reinforcements left Prince Albert the next day under Inspector Gagnon. This brought to the field practically the entire Mounted Police Force of Saskatchewan. Added to this, hundreds of volunteers had been recruited and rushed to the scene. A transport was recruited at Duck Lake equipped with packs and shovels and sent out to throw up earth-works to enable the troops to advance under cover, in case they should not be able to wipe out the Indians with shell-fire. So disastrous had been the first two attacks on the bluff, orders were issued from headquarters forbidding the Mounties to make any further raids. Enough lives had been lost and it was now realized that field operations must be adopted.

As the stillness of night settled over the tragic field on Friday evening Almighty Voice shouted over to the troops in Cree: "We have had a good fight to-day. I have fought hard and I am hungry. You have plenty of food, send me some, and to-morrow we will finish the fight."

Early the next morning a crow flew over the bush—"Tang"—went Almighty Voice's gun, and the crow dashed headlong into the bush. One of the Mounties remarked, "Isn't it queer, that fellow never wastes a bullet. Every time he shoots something falls."

His Mother's Encouragement

ALMIGHTY VOICE'S old mother, Spotted Calf, had stood on the rise just back of the bluff all day, shouting encouragement to her son. She recounted the brave exploits of his father and of his grandfather, One Arrow, and she urged him to die the brave that he had proved himself to be. He answered her affectionately and from time to time he informed her how he was getting along. After the two attacks on Friday, he told her he and his boy cousin had dug a hole, got into it and covered it over with brush. Two Mounted Policemen lay dead ten feet from his pit, he said, and he had taken their guns and ammunition and thrown away his old muzzleloader. (This latter weapon, however, had accounted for all of his victims.)

"I am eating the bark off the trees. I am almost starving. I have dug as far as my arm will reach, but can get no water." This was the last message received from him.

All day Saturday fresh troops were arriving on the field from Regina, Prince Albert and Duck Lake. Excitement had become tense in the surrounding countryside and the whole citizenry of Northern Saskatchewan seemed to have flocked to the scene overnight. A grave food shortage occurred and it was necessary to despatch Dr. Stewart to Duck Lake in great haste with orders to commandeer every available pound of provisions in the stores, together with vehicles to transport it over the twenty-mile trail.

By Saturday evening the field guns, a nine-pounder and a seven pounder, were well in place, and at six o'clock the first shells were sent thundering into the bluff. The second shot got the range, and the remainder of the barrage went plump into the spot where the fugitives were known to be ensconced. When the firing had ceased Almighty Voice shouted from the bluff: "You have done well, but you will have to do better."

Darkness settled quickly over the landscape and a silence as sickening as the whining, thundering shells of a few minutes before bored itself into the very souls of the volunteers. Men heard each other breathing. One of them remarked to me: "Creeping in behind the thoughts of their own dead comrades came the hell-sad realization that to-morrow would spell the eternal end of the two miserable creatures below, who had partaken of neither food nor drink—nor slept—during the past three days. Right or wrong, they had displayed a quality which all men admire." One of the attackers confided to me that he secretly wished that they would escape during the night, never to be heard of again.

The Mother's Death-Chant

THE night was so interrupted by only one mysterious shot which took the hat off the head of one of the pickets. Then, attracted by the smell of the decomposing bodies in the bluff, a group of coyotes gathered on the lowland below and set up their dolorous chorus of "Yip, yip, yip, boo-o," which lasted far into the night.

Another sound floated from the opposite hill just behind the bluff—"Hi-heh, hi-heh, hay-o, hey-o"—It was Almighty Voice's old mother chanting her son's death song. "I wanted to go in that bluff and take my son in my arms and protect him," she told me, sweeping her arms through the motions of an affectionate embrace. Again and again she had tried to enter the bluff all during the three days' vigil, but each time she was intercepted by the Mounties. "They told me," she said, "you must not go in there, it would not be nice for us to have to kill a woman." She continued, "I was very weak that night. I had not had anything to eat for three days. I did not want to eat while my son was starving."

Presently a deep-toned echo of the old woman's chant came rumbling out of the bluff which had been deathly quiet for hours past. It was Almighty Voice answering his mother. That was the last time his voice was ever heard. At six o'clock the next morning the big guns began belching forth their devastating storm of lead and iron in deadly earnest, and it was obvious that no living thing could long endure their steady beat.

At noon on Sunday the pelting ceased and at one o'clock the volunteers, led by

Continued on page 44

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A woman had once deluded herself with the thought that a life of crime might lose at least half of its evil by losing all of its grossness. She had even consoled herself with the thought that it was the offender against life who saw deepest into life. She throws in her fate with a master electrician, and together they roam the criminal underworld. Her exciting career and almost fatal hazards to body and spirit finally bring the realization that such a life is a mockery.

"THE GUN RUNNER"

On board ship bound for a South American republic were three persons whose fates were to be inextricably tangled in the fortunes of a tiny government. One, the wireless operator of the "Laminian," evinced knowledge which implied the Secret Service, the mysterious stranger in the rain coat knew of dark plans for guns and revolutions, and the third was a woman, pretty and serious, with a brother at the head of one of the political parties in the republic toward which they were all headed.

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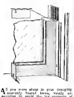

AS you move about in your draughty, unevenly heated home, vainly endeavoring to avoid the icy currents of air that shift in around your doors and windows while at the same time you face the knowledge that your coal pile is fast dwindling, do not comfort yourself with the thought that it will soon be over.

Rather awake to the true state of the situation—as determined by scientific investigation—that your biggest heating season is still ahead of you. Statistics prove that by January 1st you have used only 37% of your total heating season, leaving 63% yet to come, set forth in detail in the following table:

Average for 41 years

Month	Per cent	Month	Per cent
[illegible]	1.3	February	17.1
[illegible]	12.1	March	18.1
[illegible]	17.5	April	11.1
[illegible]	19.1		

(Figures from Heating and Ventilating Magazine, November, 1914.)

[illegible] your mind ... rest of the winter, and at the same time to reduce your bills by the simple measure of excluding the draughts of cold air that enter your home through the cracks around the doors and windows. Stop heating your valuable dollars to heat the outside air, keep the warm air in where it belongs. Equip with CHAMBERLIN Metal Weather Strips.

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Continued from page 48

Jonas McKay, K.C. (now chief justice of Saskatchewan) and Wm. Drain decided to make another raid on the bluff. The Mounties had been refused permission to raid again. On the first rush the volunteers were not able to locate the hiding place of the Indians, so well had they concealed themselves beneath their covering of brush. A second crusade, however, brought them upon the gun-pit. The shells had done their work. Almighty Voice and his young cousin, Going-Up-To-Sky, were lying in the bottom of the pit dead.

Almighty Voice had been wounded in seven places, but his death missive was a piece of shrapnel which split open his forehead. In the bottom of the gun-pit were two holes the depth of a man's arm, which had been dug in a vain attempt to reach water. The bark from the surrounding trees had been stripped off and eaten. The bodies of Constable Kerr and Postmaster Ernest Grundy, who had dashed into the bluff on Friday evening, never to be seen alive again, were lying about ten feet from the hole. Corporal Hockin's body had been found and rescued from the edge of the bluff. The dead body of Topean, who had received a fatal wound in the second attack on Friday, was found lying on the fringe of the bluff, about twenty yards from the pit.

The startling discovery that Almighty Voice had gotten out of the bluff on Saturday night and succeeded in getting clear through the pickets to a point some one hundred yards beyond, was brought to light by the finding of one of his bloodstained moccasins at this outlying point and a crudely made crutch which he had abandoned just inside the bluff on his return. This discovery explained the mysterious shot which clipped the hat off the head of one of the pickets during the uncanny lull on Saturday night. One of the pickets had struck a match to light his pipe when a shot clapped out of the darkness and whizzed off his hat, upsetting match, pipe, tobacco and all. As the cordon of pickets, who had been placed ten feet apart, was fully three-quarters of a mile from the bluff, the pickets on this particular sector had spent the remainder of the night trying to figure how the shot was fired and where it came from. At that moment Almighty Voice was lying behind them. Why he returned to the bluff, no one knows, not even his mother.

A Tribute to the Enemy

ON A small poplar tree standing over the bodies of the dead Mounted Policemen, was found the following inscription carved in Cree syllabics:

"Here died three braves."

Almighty Voice had crawled out of his hole and asserted this noblest of Indian traits, recognition and admiration of bravery even in his deadliest enemy. The tree bearing this commemorative tribute to the three "Red Coats" stands to-day, the mute sentinel of America's last frontier.

Yesterday I visited the Almighty Voice Bluff with the dead warrior's mother, his son, Almighty Voice Jr., his two brothers and the old half-breed, Henry Smith, who removed the body from the gun-pit and conveyed it to the old mother's tepee. It was a beautiful northern summer day. Under its peaceful quietness, broken only by the occasional short, gruff bark of a wolf-dog, it was difficult to realize that this magnificent stretch of bush and prairieland once echoed the thunder of the Northwest Rebellion and the cannon which wiped out Gitchi-Manito Waya—Almighty Voice.

Yet, as we swung out of Sounding Sky's camp and turned north along the trail leading to the bluff five miles away, I could look back and see the old bullet-ridden church of the Metis half-breeds, all that remains of Batoche, the last abode of the troublesome French mixed-bloods. Once the Metis believed that this village which they had founded in the wilds of the north country in the early 70's would someday become the great Metis capital of the West. To-day they are among the poorest people in the surrounding country.

The old mother led us to the pit. There it was, about the size and shape of a bathtub, as distinct as it was twenty-six years ago. Even the bullet marks on the trees, the torn-away bark and the shell holes looked as though they had been effected but yesterday.

I stood at the pit and gazed thoughtfully across the broad stretch of lowland at the rising hill beyond, where the field guns were put in position. Then I turned around and looked up the abrupt west slope of the rise on which the bluff is situated and I could see the spot, a hundred yards above, where the old mother stood shouting and singing to her son during the long days and nights of the siege.

This reminded me to look toward the old mother to see how she was reacting to her first visit to this spot since she was carried home exhausted on the tragic morning of April 29, 1897. With a sleeping grandchild strapped over her back, she was standing ten feet from the hole, soaking her tears in the corner of a crimson and yellow blanket. Her head was bent diagonally, as if she were ashamed of the emotions which she could not control. She never once looked directly at the hole, nor did she approach it nearer than ten feet. Even when I asked her to pose for a picture over the pit, she walked up to it with her head turned slightly to the right, her eyes turned away.

Saying "Success" With Flowers

Continued from page 10

suffered was the loss of about a third of the glass in one house. What would it have meant if all the glass had been destroyed?

In a factory where the steam power fails a certain amount of material may be ruined, but as soon as the break is repaired production can go on. In a greenhouse one day's failure of the heating plant would destroy the whole source of supply.

Failure to water flowers in your garden results in their early demise. Picture the destruction if hundreds of thousands of blooms were thus parched.

The city gardener knows and dreads blight and insect destruction. Such destruction is a business risk of great magnitude in the gigantic conservatory at Brampton.

A staff of expert steamfitters constantly engaged in the inspection and repair of pipe-lines, boiler rooms and radiator pipes, eliminates much of the danger of a freeze-up. Foresight with regard to coal purchases and a steam generating plant which reminds one of the engine room of a battleship further reduce this hazard.

Parents are responsible for the condition of the flowers in their houses and constant inspection of plants is carried out to lessen the danger of insect attack. Spraying with insecticides and watering are two other important safe-guards.

One thing which cannot so far be guarded is the lack of sunshine in the Winter.

"Losses are practically unknown now," says Duggan. "At one time, tons of flowers were wasted each year, but now nothing remains unsold. We keep here a daily record of sales and production. And each week at least comparisons are made with the corresponding weeks of former years. In this way we can arrive at a definite forecast of the probable demand.

"Then, of course, there are special occasions such as Easter, Mother's Day, Thanksgiving and Christmas. In two minutes or less I can tell you just what was the demand a year ago, two years ago or much further back than that.

"No, we don't often have any flowers left over. We grade them now as Firsts, Seconds, Thirds, Fourths and Shorts with the result that retailers are able to make special prices on some of these grades and take our output. Our product is so highly perishable that it was only sound business practice to make this arrangement and to point out to the dealer the advantage of occasional low priced sales."

Long Wedded to a "Bike"

IF YOU ask a Bramptonian who was the best mayor the town ever had he will tell you "Tom Duggan." It is still told that he is the only chief magistrate who never missed a committee meeting. He finds time to preside at the meetings of the Children's Aid Society and to act as chairman of the Mother's Allowance Board and to work for the Methodist Church. In fact, it is often said that he is the Methodist Church in Brampton. Some years ago they built a new Sunday School—Duggan gave twenty per cent of the cost.

I asked him how he reconciled these activities with his statement that he had no hobbies outside of business and the reply was characteristic. His reply was:

"I think any man who directs a large enterprise has a duty to perform to his employees. In the smaller towns, particularly, there is often a dearth of practical business men on the councils. There are certain civic and national obligations we should all perform. From a material standpoint a businessman will find that the change freshens him."

Duggan knows all his employees by name and always addresses them as "Mr. So and So."

A fine feeling for the workers' sensibilities prompted an action that was for a long time a matter of conjecture and amused comment in Brampton. For nearly five years after he purchased a car T. W. Duggan continued to walk or to ride his bicycle to the plant. He was afraid that his possession of an automobile might create a little jealousy in their minds. When I reminded him of this he laughed.

"There's no need to worry about that any longer, many of them come down in their own cars now."

Many of his employees could tell, if they were asked, of personal loans which helped them to buy their homes; every one of them will tell you that they never ask for an increase in pay. Every six months in some cases and at least once a year, salaries and wages are revised and in the twenty-three years of his management only six men have left because of dissatisfaction with their wages.

When Harry Dale died, he left one son and five daughters. In addition to caring for their inheritance, Duggan acted in loco parentis to the heirs until the son reached his majority. For twenty-one years the estate under his management paid them considerable incomes and when his status was changed from executor to general manager it was worth approximately half a million dollars. He has prospered with them and this prosperity is not grudged as the following story illustrates.

It is said that a busybody once asked Ted Dale—the son—why he let Tom Duggan make out of his property a sum well into five figures each year.

"It's a lot cheaper for us to hire T. W. Duggan to look after our affairs than it would be for us to try to run the business," was the answer.

Nannibutyah and the Goat

Continued from page 18

the street-car carefully, and not on any account to sit down, I bade him a fond farewell and then flew to the cellar and fed the goat in order to guarantee that at least a small percentage of our dry goods might be saved for the inevitable rainy day.

I had just got Fanny and the twins safely out of the house when Marion arrived, and we had barely time to outline our program before the rest began to come, and by three o'clock the entire fifteen were present and we were ready for business.

"The first business is to appoint a chairman for the afternoon," I said, "and I would like to hear the pleasure of the meeting."

Mrs. Slater had great pleasure in moving that the hostess act as chairman and I accepted.

"We are gathered together," I began, "for the express purpose of banding ourselves into an organization which shall be of a Masonic nature. For this purpose we must have an executive composed, I presume, of a president, two vices, a secretary, treasurer, and a committee of as many as seems consistent with the size of the lodge."

A MURMUR of assent greeted me. "We shall first nominate the president," I said, "and before the nominations begin I should like to appoint two scrutineers to count the ballots when the vote is taken. Mrs. Reynolds and Mrs. Guthrie, will you please act as scrutineers?"

They beamed and accepted so gladly that I knew they were not aware that the ruse had worked. They were two whom we did not want to act in any official capacity, and I thought that the mind of the gathering would be sort of taken off them by this little sop, as it was.

"We are now ready for nominations for president," I said, and at that Marion rose and nominated me and moved that the nomination be unanimous. Of course, just as we had planned, they couldn't do anything but make it that when they were in my house, but I made such a show of reluctance that I'm sure no one knew it was preordained.

Marion's best friend nominated her secretary and made that unanimous and it carried, and by a streak of luck Betty was made treasurer.

"I think, ladies, that an executive of five, outside of the officers, is large enough," I ruled. "Is that the pleasure of the meeting?"

It was, and here the fun started, for practically all of the remaining twelve were nominated for this office and as no one would withdraw it looked as though the fight was on.

Somehow the phrase two-thirds vote, seeped into my mind and kept company with the goat which was there all the time, and so I announced that in this case a two-thirds vote would have to be the rule of election, meaning that no one who did not get ten votes was eligible.

NOBODY did get ten votes on the first ballot, so I asked the scrutineers to read the results of the balloting, and of course as nobody wanted to lose their vote, we all voted for the five who had got the most the first time, so that was settled.

"Now, sisters," I said, "we must draft the constitution and by-laws of our lodge, arrange for the various degrees of membership, and for the initiation to-day of those who can be trusted and shall prove themselves worthy when the test comes."

Marion said that she would suggest that the drafting of the constitution and by-laws be left to the executive, and that they be asked to prepare a draft and present it to the lodge members for ratification or amendment at the next meeting, and asked that someone put her idea into the form of a motion. This was done, seconded and carried, and then Marion's sister-in-law moved that we fix the matter of fees and proceed with the initiations.

The fee was placed after much argument, at five dollars a year, with the stipulation that out of this sum all lodge pins and aprons be purchased, and then we were ready for the initiation.

"I would ask the members to come to order and to don in silence the insignia of their lodge," I said solemnly, and at that there was a scrambling for bags and purses and a general tying on of white kid aprons all decorated with bright blue ribbon, silver braid and funny little doodabs.

We had debated about allowing Mrs. Merson, the new minister's wife in, but when we saw that her husband's apron was trimmed with gold instead of silver we were mighty glad we had reconsidered.

Marion, who has been growing steadily fatter, wasn't able to get Ted's bib around her middle and so we put it around her neck.

After a serious little talk on the majesty of the movement and our gift to posterity in organizing a female society of such good intent, I asked that the members concentrate their thoughts on noble ideas while the test chamber was prepared for them. Betty, Marion and I withdrew to the dining room and planned what form the initiation would take.

"Let's blindfold them, bring them one at a time out here," said Marion. "Make them swear allegiance to King and country while clasping——"

"Pokey, have you any rubber gloves?" whispered Betty. "If you have let's stuff

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them, hold them under cold water, and make them hold one while we keep the other on the back of their neck as they swear—"

"Lovely," exclaimed Marion.

"Make 'em promise to keep it all secret, give them a pass-word, make 'em eat a—a—soda biscuit dipped in castor oil—and—"

"Then, still blindfolded they must ride the goat," I finished.

"Ride the goat," they echoed. "Where's the goat?"

"Down cellar," I whispered. "Betty, you come and help me get him up while Marion stuffs the glove and gets the biscuits ready. The castor oil's in the medicine chest in the bath-room."

Betty and I went down cellar, marveling at the silence in the other room, and with Betty pushing and me pulling on the rope and holding a carrot before his nose, we managed to get the goat upstairs.

"We must call him the Holy Nannybutyah," I giggled, as we dragged him into the dining room, and gave him the carrot which he munched in mild-eyed wonder.

"Who'll I bring first?" asked Betty.

"I guess it'd better be Mrs. Merson," I said. "She really lends an atmosphere of sanctity to the proceedings and to the club."

"Can she get on the goat?" asked Marion doubtfully. "She's so short and fat—"

"Sure—we'll help her, and it's only for a minute," said Betty. "All right, ready—?"

"The high honor of being the first to be called for initiation into the Woman's Masonic Lodge Number 1," we heard her say, "to be known as the Posterity Pride Lodge is Mrs. Merson. I am come to escort you to the Grand Worshipful Mistress. We request silence and further noble thought."

THERE was a nice thick silence, and then came Betty, leading Mrs. Merson with measured and stately tread.

The fat little woman was flushed with the honor which had been done her. Her golden hair fluffed out prettily around the broad blue band which covered her eyes and her mouth was firmly set.

"Will you submit to the tests of your Grand Mistress, and to the sisters in office whom you have elected to their honorable positions?" I asked.

"I will," she said.

"Will you in token of your obedience clasp firmly this dead hand, and with another upon your neck bow to the yoke of our authority?"

"I-w-w-will," she quavered.

"The hands," I commanded.

Betty clamped one to her neck, and the candidate emitted a shriek which was echoed by eleven voices in the adjoining room.

"Let silence reign," I thundered.

"Clasp the hand—this cold dead hand and repeat after me these words," I commanded, and shudderingly she gripped the limp clammy thing and repeated in a shaky voice:

"I, Edith Amy Merson—do hereby promise and swear—to serve with all my strength—this noble organization—to succour the weak and stricken—to give alms to the poor—to keep charitable my mind and thoughts—and live a pure and self-sacrificing life."

"To whom do you owe allegiance?" I asked.

"The King, and the Masonic order," she said.

"The pass word is 'Blue for faith, white for purity,'" I said.

"Now—are you ready for the final test?"

"Y-y-yes, I t-t-think so," she said.

"Then at the given word open your mouth, extend your left leg at right angles to your body, and when I call sit—sit," I said.

"I'm ready," she whispered.

"Blue for faith," I whispered sternly. "One, two, three—now."

Her mouth—like a gash in a pie at any time—opened like a door in a vault, and her left leg shot out as far as her skirt would permit. At the same moment Betty popped the biscuit and castor oil into her mouth, and Marion and I together got the goat under her.

"Sit," I cried, and she sat—fell forward with the violence of her obedience and her groping hands fastened on the horns of the goat. Shriek after shriek rent the air, and the goat—tired with her weight and either maddened or frightened by her yells—put his head down and threw up his heels. How the woman held on and stayed put is a miracle to me to this day, but she did, and the goat went twice around the dining room with the yodeling burden of fat and fright on his immature back.

"Stop him—head him off, Betty—Marion, open the door—no, shut it!" I screamed, but I was too late.

The Holy Nannybutyah had turned the corner and dashed into the hall. Mrs. Merson's off leg caught the tea wagon on the turn and overturned it, with a loud crash of my Mikado tea service, and the goat careened down the hall with Mrs. Merson, blindfolded and bellowing, clinging tight to his horns and neck, her legs hugging his other anatomy, and her theological husband's gold-trimmed apron fluttering in the breeze.

WE WOULD have got him stopped in another minute if what did happen hadn't had to happen just then. But just as the goat gained the hall, the front door opened, and Peter waved a man in ahead of him.

I didn't see exactly what happened—it was all so sudden anyway, but the next moment the khaki clad figure of a man described a perfect parabola in the air, and landed wrong side up on the front lawn, with Peter an indiscriminate mass of legs and arms on top of him, while the goat tore down the street and Mrs. Merson clung, sobbing, and still blindfolded, to the verandah rail.

"Shake that thing off her and shut her up," I hissed to Betty, who stood white and scared in the door-way, and then I ran down the steps, and leaned over Peter.

"Are you hurt, darling?" I asked.

Peter sat up, rubbed his head, and stared at me in a dazed way.

"What happened?" he asked.

"A little—mis-understanding," I began, and then at the horror in Peter's eyes I swung around and beheld the verandah swarming with women in Masonic aprons.

"My Lord! I'm cuckoo," gasped Peter. "Colonel do you see what I see?"

"The woods are full of them," babbled the Colonel. "But the heathen's need is great."

"Help him into the house, Peter," I advised. "The neighbors are beginning to come out on their verandahs. I must close the meeting."

"From Greenland's Icy Mountain, Madam—that is an old missionary standby, madam," suggested the Colonel, whose mind was still wandering. "Did I see a goat?"

"Yes, a mountain goat—" I snickered, but Peter, who had pulled himself and his O. C. to their feet, glared at me with sufficient venom to curb any desire for merriment.

"Take off my apron," he hollered, catching sight of it as I straightened.

"Peter," I said in a firm low tone. "I must dismiss the meeting. You sit down on the grass again until I get the ladies into the house and then hurry to your room, but let the Colonel walk close behind you. You appear to be wearing black and khaki stripped pants—at least both the rear and side views intrigue the curiosity."

Peter dropped to the ground without argument, and a surreptitious feeling finger confirmed my words.

"What'll I do?" he groaned.

"Sit down with him, Colonel, do," I invited cordially. "Have a little game of—oh, jackknife and I'll hurry them away."

"Fellow members of the lodge," I said, when I had regained the living-room, "I fear that the initiation planned by your Worshipful Mistress and her officers, is too stern. Initiations of a milder order will continue at the next meeting, and because of the bravery with which she stood her test, we have appointed Sister Merson Grand Courier of the Lodge, her duties to be set before her in private. That is all."

They filed out, and Betty helped me put the room to rights and pick up the thin fragments of my lovely china.

"You'd better go, Betty. I wouldn't be surprised if Peter and I had a little—chat—over this afternoon. He seems slightly annoyed."

Betty kissed me pityingly and left, and hearing harsh sounds emerging from our bedroom, I dragged myself thither.

PETER, attired in his dressing gown stood in the centre of the room, his tattered slacks under observation. A boot reposed near the window, and another near the door, and his brow was heavy with storm.

"Whadya mean wearing my apron?" he growled.

"Whadya mean wearing my underwear?" I countered.

"Never mind being funny," he said, "that goat might have killed the O. C. and me."

"Well he didn't," I said, "but we haven't time now to talk. You've got to find the goat—the man's due for him any minute and he's very valuable."

"Not to me," Peter said firmly. "I'm not going after him. I'm not going to go anywhere or do anything until I hear what's been happening on my property."

"The deed's in my name," I said wearily. "However—we girls merely thought we'd like to have a Woman's Masonic Society."

"And I thought it was Women's Missionary Society," cried Peter.

"And so," I continued, paying no attention to his interruption, "they came here this afternoon to organize. I was elected Worshipful Mistress—"

"Haw—haw—you would be," Peter guffawed.

"—and after the election of the officers and committee we started to have initiations. Mrs. Merson was the first, and everything would have been all right, if you hadn't opened the door and let the goat out."

"Let it out!" gasped Peter. "I never saw it. Something about the weight of a ten ton truck hit me and the next thing I was sitting up on the grass seeing stars, Masonic aprons and whites of eyes. Where'd you get the goat?"

"Rented it," I said briefly, and then I ran to answer the bell, and left Peter to digest my explanation. The goat man was at the door, and he too looked annoyed.

"What you let my goat go for?" he demanded. "I find my goat down the street, and a lady knocked over cause she hit him for eatin' her hydrangea plant. What you let my goat go for?"

"I didn't," I denied. "He broke a hundred dollars worth of china, nearly killed two officers of his Majesty's army and escaped. Here's the two dollars I owe you and I guess that's all to-day."

I went slowly back to our room, and discovered Peter with tears in his eyes, and a sort of strained look about his mouth.

"Please don't scold any more," I begged. "I'm tired and mad and I never did take kindly to correction. There's your apron—I'll have my own before the next meeting."

Peter took it, examined it carefully, and folded it away. Then he straightened and regarded me sternly for a minute before his face crinkled up and he sat down on the bed (which he knew he isn't allowed to do) and laughed until he cried.

"Pokey—you are the uttermost limit," he groaned, wiping his eyes. "If you could have seen the Colonel—"

"I did," I giggled, "and I also saw you. Oh, Peter!"

"He thought he was coming home to be in at the finish of a Missionary Meeting," said Peter. "He asked after you and I told him your heart was wrapped up in your home, your children and the church and that I had left you preparing to entertain the W. M. S., and he said he would like to meet you again and that maybe if we hurried he might be privileged to close the meeting, as he was an elder. And then to walk into this party—"

"What'd he say?" I asked.

"He said he didn't wonder I'd gone to war," admitted Peter, "and I told him that you were priceless—and that my life had never known the scourge of monotony."

"Rhetoric and everything," I said. "You aren't angry, Peter?"

"N-ot now," he said, kissing me.

"Then everything's fine," I said. "Maybe you'll help me prepare our manual, will you?"

"Perhaps," said Peter cautiously.

"There's one thing I've already decided," I told him. "I shall not abbreviate Worshipful Mistress. It sounds too humble."

"Humble—" interrogated my husband. "What do you mean, humble?"

"Oh just—humble and subservient and—you know, all that sort of thing," I complained. "Wor. Ms. See? Wormal."

(Another Peter and Pokey story will appear shortly.)

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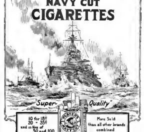
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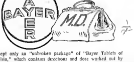

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Brass Tacks and Paint

Continued from page 11

paper out. The message was in pencil:

Steamer *Apia Maid* struck sunken wreckage and sank. I swam ashore to one of the Caroline Islands. Tell Mrs. Brett, 17 Bryant St., Quebec, to send help. Island uninhabited; has two big palm trees at the top.—James Brett.

The deck hand read this through, then beckoned another sailor to his side.

"That looks genuwine, Sandy, don't it? Some guy's got it in the neck. Where's the Caroline Islands? To the no'therd o' the Solomons, ain't they?"

Sandy spat overboard, labored his way through the message and spat overboard again twice.

"Search me," he said, digging into three days' growth of beard with a blunt thumb. "Try it on the old man. The Solomons are hundreds o' miles away."

SO THAT for a space the anguish of Jim Brett, imprisoned within painted horizons, served to kill a little dull time in the forecastle of the schooner; and her master folded away the message in a wallet. He was about four days' run from the Carolines, and there were countless hundreds of those far flung islands anyway. To search for one ship-wrecked wretch with such data to go on might take a year, even two. Besides, the man was probably dead by now—thirst, scurvy, God knows what. Ugh! Who wouldn't sell his ship and go farming!

But six weeks later, after he had been ashore at Sydney a couple of days, he remembered the pencilled message. Thereupon he mailed it to Mrs. Brett with a covering letter:

Dear Madam:

Enclosed was found floating in the Coral Sea. Hope same isn't a hoax.—Yrs. etc. R. Wade (master).

You see, Captain Wade was a humane man. He didn't want Mrs. Brett, if such a person existed, to imagine things that were not true. One never knew how a woman might upset herself!

In due season Sonia, with knees on the floor, wept, prayed and laughed simultaneously, clutching at a bit of paper bearing a pencilled message.

"Oh, God—Jim, Jim, I'm coming to you," she sobbed. Then, staring upward with starry eyes: "I knew it couldn't always go on as it was before—before he went. And maybe this is the price we had to pay."

Going over to the window and looking out at the stars that night, she sought to crystallize her program. Aunt Mirabel's money was the power to use. How to spread a drag net over those islands! Already she had learned something of the task's magnitude. God grant only that Jim lived long enough; she would do the rest if it occupied the remainder of her life. Within twenty-four hours she could start. San Francisco first, then a steamer to Sydney.

Eventually a little two-masted schooner crept between the heads of Sydney Harbor and turned north, passed over the Coral Sea, threaded its way beyond the Solomons and kept on ever to the no'thard with three men, and also a woman who seemed never to sleep. By day she stared always out over the limitless waste, sometimes pacing the restricted deck feverishly, sometimes leaning over the rail, hunger in her eyes. By night she lay in her bunk a few hours, dozing fitfully but ever conscious of the pencilled message that lay next her breast.

Conley, the gnarled, weather-beaten skipper, for most part a man of few words, answered her endless questions patiently. In fifty years he had seen drama in countless shapes at sea, some with women involved. Yet here was a new chapter to him. He had real pity for this woman. He knew the Carolines if anyone may be said to know that stretch of drear islands scattered like dust over an area as great as from Nova Scotia to Cuba. He'd heard before of men being stranded there—stranded until their bones lay white on the powdered coral beach maybe twenty years later, maybe twenty days. You can't drink powdered coral.

Yes, Conley had pity for Sonia Brett; she needed it.

WHEN they reached the outer fringe of the islands and Conley saw the woman's reaction, he pitied her the more. It was as though a terrible fire was consuming her. If sails sagged in a flaking breeze and the little Wanunga lay like a doubled thing on an undulating giant canvas, the woman chafed and fretted until Conley shook his head solemnly. Yes, he pitied her. There are ten thousand bits of land big enough to call islands in the Carolines, and at the outside limit Mrs. Brett had the price of an eighteen-months' lease of the schooner.

She had pinned a large chart on the side of her state room. Perhaps only one out of every ten islands was shown, but that was helpful. As the schooner came to each island and they drew blank, Sonia marked it with a cross. When an island wasn't given on the chart she put it in and then crossed it. A slow, heart-breaking business, especially when she began to realize that it would take years to complete the chart. But the fire within her burned ceaselessly. At least they were searching that section of the islands nearest to the steam route. There was always hope; there always is hope in the Sonia Bretts of this world.

But north, south, east, west, the tantalizing loom of land lay on the horizons month after month. Maddening land when they got to it—a scorched stark patch fifty feet across, its bigger brother, equally scorched and barren, a fiend island thick with tangled growth and everywhere birds—millions of them in a world devoid of human life. And above all a loneliness, a remoteness which appalled. Only the moan of the sea and the melancholy cry of gulls.

LIKE some wild thing, a man in tatters stood on a sun baked beach, long hair blowing in the breeze. From there he could survey almost the whole of his little kingdom—his world. The ground rose slightly in the centre of the island. Until yesterday two gaunt palm trees had stood there, silent sentinels. But a hurricane smashed them down. To the man they looked uncanny, lying on the ground, dying. Except the birds with their dismal cry, they had been his only living companions worth considering.

His nerve was going; he had begun to fathom the meaning of eternity. Fifty feet away, covered by a pall of ever-shifting powdered coral, lay the broken hull of a steamer in its grave. It had drifted up there eighteen months ago when that eternity thing began. Then he had cried in his thankfulness because the half of a broken steamer contains much that is preferable to every dollar in Canada in the eyes of a ship-wrecked man. But afterward, when solitude came no nearer an end and his nerve began to shake, the hummock, so like a monstrous tomb, seemed to mock him—it held the corpse of the creature that had carried him there.

His eyes were sunken like living coals, about them fear ever deepening. Fear of the unknown, the vague horrors which, in his tortured brain, must grow with each succeeding day. It was worse now a hundred fold than in the weeks when that first moon waxed blatant and waned. Jim Brett then still believed in the Almighty and His infinite mercy. Yet his nerve was going. When a puff of wind whisked up a little powdered coral and stung his cheek he spun around, throwing up an arm to ward off some figment of disordered imagination. Among other things, a skilled diagnostician would have urged a change of diet. For three months there had been nothing but fish, eggs and the stupid birds that stood still, confidingly, as though willing on that forsaken bit of earth to be killed.

The burning eyes turned to the rind of the sea, swept slowly along, lids narrowing as he noticed something that might have been a bird in the far distance. He had seen things like that before—a thousand of them. But, as ever on such occasions, he stood motionless, gaze fixed on that faint blur which eyes less eager might never have detected. Then he lost sight of it—one of those infernal birds, of course. A year or more ago they sometimes used to trick him for a moment. Now he knew what to expect.

Another blur. No, that must be the same one. A wisp of cloud, perhaps.

A scorpion-like object scuttled between his feet. Once a similar creature had bitten him and because of its poison he limped for three months afterward. Now the thing passed within an inch of his heel unnoticed, then scuttled on. You must live in hell and see the faint shadow of a possible reprieve coming to learn what concentration may be.

BUT the blur wasn't a cloud. Nor was it a bird. After a while it grew less nebulous. A sound, part groan and part sob, broke from the man, and he sped swiftly to the centre of the island where a pile of driftwood lay scattered by the hurricane. Then he turned, screwed up eyes to the horizon and whimpered. Still whimpering, he rushed into a rude shack, clawed his most precious possession—a box of matches—from a sea man's chest, and ran back to the scattered driftwood.

With shaking hands he began to gather bits of the kindling together. But it was wet, sodden. Dear God! And yonder, perhaps a score miles off, was a sail! Some craft manned by human beings, possibly by blacks, possibly even by white men. His whimper rose to a deep note of anguish.

Impotently he held a lighted match against the wet sticks. Then stared at that faint but steady blur where sea met sky. Rushing back to the shack he smashed into fragments the crude furniture. Two books, rescued from the wreck, caught his eye, and a pencilled diary in which he had at one time written regularly. These he carried out, tearing leaves apart as he ran. Presently there was a little flame, a thin trickle of smoke. With a spar he beat upon the sailor's chest, breaking it into fuel. But the flames licked up only the smashed furniture and the broken chest. In the hour of his need the driftwood, gathered piece by piece in eighteen months, was useless. The fire flickered, spluttered and died, and the man whose resources were all gone stood on the brink of madness facing the gate of paradise. He could see the vessel still, a mere speck, running away into the west as near now to his island as the course she was on would ever take her.

In frenzy he scraped together a handful of damp kindling and lighted the whole box of matches under it. When the pitiful flare sank he tore off his shirt and, waving it frantically, ran to the beach until waist deep in the sea he was shouting to a ship twelve miles away. Suddenly aghast he became silent, stunned with the horror of it. Over the water there came an answer—the melancholy cry of a gull.

SONIA stood by the poop rail looking through binoculars at one of three islands that had loomed in the distance simultaneously. By her side old Captain Conley peered pessimistically over the waste. Behind him a sailor slapping paint on the deck house was straining his ears to catch the conversation.

"I'm afraid we're getting too much to the north, Captain," Sonia said, lowering the glasses. "Better keep working west, nearest the shipping lane. I've only three months left, and that time is—is desperately precious."

The sailor slapping paint on the deck-house leaned forward. The schooner swayed in the swell.

"Well, you're the doctor, Mrs. Brett," replied the skipper.

"It's hard to know where to draw the line," said the woman. "For instance, there's an island over there." She indicated one where a man, wholly invisible at that distance, was waist-deep in water, frantically waving his poor little tattered signal and uttering cries that now were only half human. "You never can tell. That might just happen to be the one." She lowered the glasses but put them up again restlessly. "I don't know why," Sonia went on, "but somehow I wish we'd called there."

The schooner lurched and there came a crash. Conley turned sharply to the sailor near.

"Say," he barked, "did you want me to hold your paint pot for you? Get a swab quick and clean this mess up."

The ship's cat, a large black creature, was squatting near, looking extremely foolish. Some of the white paint had splashed its face and the animal was trying to wash it off. Sonia Brett jumped up quickly and lifted the cat on to her knee.

"You'll get that darn stuff all over you, Mrs. Brett," Conley protested.

"Never mind," came from Sonia in a queer voice. "Please turn the schooner. I'm going to call at that island after all."

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By ELIZABETH BAILEY PRICE

"IF I possess any talent it is not writing. This is something that has been acquired by a cruel heart-breaking struggle. And the struggle still goes on. I don't find it any easier—quite the reverse. As I grow older I appreciate more deeply the real literature of the world and see how far below its level I fall and there is the terrible effort to climb up—to reach a ledge that is far beyond me."

It is just this modesty, this irreverence of her own efforts, this idea of "in-me-there-dwells-no-greatness," this entire absence of ego that is Madge Macbeth's greatest charm.

Mrs. Macbeth is a successful Canadian author. She has written several novels and has just now come again into the literary limelight with her latest book, "The Patterson Limit," which made such a hit as a two-part serial in *MacLean's* last Autumn, and has since been published in extended form, by Hodder and Stoughton.

It was ten years ago that I first met Madge Macbeth—and then by correspondence. I was living in a little cabin on the side of a hill that overlooked the Peace River, and somewhere, somehow, someone told me about a woman in Ottawa who would help struggling writers place manuscripts. So I wrote this "woman" whom I pictured as a nice elderly, grey haired lady—a kindly soul with a lofty save-the-country light in her eyes. It was then that she told me of limited markets for the Canadian writer, of the trials and discouragements.

"There is no royal road for the Canadian writer. The way is long—the wind is cold. Hard-hearted editors appraise efforts of one's soul with cold commercial eyes." That was the kind of advice Madge Macbeth gave me.

Yet she asked me to write a few sketches and gave me outlines of what she thought she could sell. I tried and one day the twice-a-week mail brought me the glad news that she had placed my efforts. The money, per our agreement, was enclosed. Long afterwards I learned that the scheme had been a financial failure and that she had paid me out of her own pocket.

Several years slipped by before I came in touch with Madge Macbeth again. Then I caught my first sight of her at a Press Club Convention in Montreal. Nominations for Press Club treasurer were called and the name of Madge Macbeth came before the meeting. A small, dark-haired, vivacious and fascinating little person rose in response and my mental visions of an elderly grey-haired benefactor vanished. The merry brown eyes swept the room for a moment and I could see, as they rested for a moment in my direction, that they were sparkling. She spoke quickly after a minute or two.

"I haven't seen a bit of humor in this convention until this moment. I can't keep my own money, let alone guard the Press Club funds, therefore I beg to withdraw my name."

Ride Mountain Trails

ANOTHER year passed and it was then I came to know Madge Macbeth. For ten days we rode together with pack ponies over mountain trails through damp timbers, across swollen streams, through forest swamps. It was then—not till then—that I learned what a rollicking, fun-loving, happy-go-lucky vagabond she was; it was then I learned that beneath this veneer of bubbling humor there was the spirit of a woman who had lived the greatest experiences of life—love, sorrow, home, motherhood, sacrifice and poverty. It was then I learned of that rare versatility of temperament given to those who believe that the trials set in one's path are not real but only vast shadows to test out courage—shadows that disappear as one walks up to them and pushes them aside. It was then that I craved and was admitted into the inner circle of the friends of Madge Macbeth.

MADGE MACBETH,
dressed as Hiawatha in a recent pageant at the French River bungalow camp

Madge Macbeth was born in Philadelphia and lived in the States until she was fourteen years of age when she was sent to school in London, Ontario. One can imagine her in those early years—a wisp of a girl with dark, dancing eyes, long, black hair, rosy, olive cheeks. No wonder her companions called her "Gypsy Lyons." Her supreme passion in life was to be an actress-novelist and so she was forever borrowing her mother's, her sisters' and her brothers' clothes—anything to costume the characters of the plays she was acting, plays that she had written or adapted from books. There is a tradition in the family of how, at the tender age of three years she undertook to revise the Bible—dictating it to her grandmother. Alas! the manuscript was lost!

At the age of nine she wrote three three-act tragedies and assembled a company of children who played them. Filled with enthusiasm by this success she organized and, in a truly professional manner, "browbeat" this troupe of children into playing many of her own and adapted plays. She hired the biggest theatre in the town to present Little Lord Fauntleroy which she had adapted from the book, and the manager was so pleased at this daring enterprise that he gave her the use of the place.

Then came school. Mrs. Macbeth remembers that she was the bright pupil of the class who could recite and read well but the one who knew nothing. Composition was one of her strong points but she was alternately condemned and praised for her originality and daring.

At fourteen this precocious child was whisked away to a Ladies' Boarding school—Helmuth, London, Ontario. The youngest "lady" there, she enjoyed the distinction of strutting to classes with much older girls and immediately gaining many experiences. They bore with her generously, and at times were half proud of her, for she was a good tennis-player and fond of all sports. She contributed, too, to the college paper, so was useful, and presently she became its editor. During the years at school she was writing intermittently, encouraged occasionally by winning some prize in a contest.

Marriage vs a Career

SHE had decided quite definitely on a "career" by this time and the stage was to have been her profession. Then one evening, while she was still at college, Bishop and Mrs. Baldwin invited her to a dinner party. It was no new occurrence for Madge Macbeth to go to a party. A general favorite she went to many, but on this occasion she took particular care in choosing her daintiest and prettiest frock. Perhaps she could not have told why. With her dark, rich hair hanging in two long braids down her back, and a strange singing in her heart, "Gypsy Lyons" went that night, though unknowingly, to meet Charlie Macbeth. It was Charlie Macbeth that same night who took her in to dinner; it was Charlie Macbeth a little later who persuaded her to give up her "career"; it was Charlie Macbeth, who, after she had left school, won her affection and married her.

For three or four years Mrs. Macbeth wrote nothing. Then troubles fell thick and fast. Her young husband died and she was faced with the serious problem of earning a living—not only for herself but for her two small boy babies. The younger was very delicate and she felt she could not leave him. With a courage born of her weakness she determined to fight and win for her children, but she must meet the enemy on her own threshold.

"I began to write," she said, "with the deluded idea that it was something I could do at home. Long since I have learned that it is just the place where one can't write in peace."

Her first three stories were accepted and she felt a very superior attitude towards life and decided that a great deal of needless fuss had been made about mothers staying at home and earning their own living. Then she wrote another story. It was returned. It was returned by every magazine known in the "Thousand and One Places to sell Manuscripts." So were all the other stories she wrote.

Speaking of this time Mrs. Macbeth says, "It wasn't that I didn't try. God knows how many nights I sat up till dawn tearing my brain to bits, after the babies had been put to bed. I tried with my very soul to write stories that would sell."

Often after she finished them, she hadn't postage to put on her manuscripts, and so she made cakes and sold them to pay for what she has since called her "literary failures."

"It was a period of black despair—medicine to be bought for the delicate baby and later food for the growing children, who were always 'hungry.'

"It was this stinging goad that kept me at my desk," continued Mrs. Macbeth. "Had I been cared for luxuriously probably I would have done nothing and the world would have been spared a few million words."

But it is a natural law that hard times and hard luck do not go on forever, and it follows "as the night the day" that those who work with their souls win.

Wins Regard of Editors

EDITORS began eventually to take notice of Mrs. Macbeth's work and she became a favorite of those for whom she wrote.

Here is a little incident of one editor's regard for her. Mrs. Macbeth was attempting to interview a particularly difficult woman who was not anxious for publicity. She wired the editor:

"Afraid to tackle. Very disagreeable."

His answer came at once:

"Get copy. If she is mean to you, tell me and I will have the engraver make her look old."

It was a Canadian editor who bought a story. "His letter suggested that I try some significant work," said Mrs. Macbeth. "And he seemed to sniff a germ of worth in the series I submitted. About the same time I sold my first novel, 'The Changeling,' for $60 to a Canadian magazine. Then came a princely cheque from an American publication and somehow I got into other magazines, to which I have clung ever since."

Mrs. Macbeth has written four other novels since. Her second one, "The Winning Game," written about the ability of a woman to reform a husband whose craving for drink is strong, brought her dozens of letters from women who felt that the book was written for their own case. Her other books include "Kleath," a story of the Yukon, which has been filmed; "The Man Without," now running in *National Life*; "The Patterson Limit," her new book. In addition she has written a number of novelettes, thrillers, interviews, articles, and even an essay or two—everything but an epic.

And out of the work and struggle of the years emerges the dainty Madge Macbeth of to-day, with her black bobbed hair, her King Tut gowns, her passion for earrings—a figure from the book of Vogue; daring Madge Macbeth riding over mountain trails, fording forest streams, tearing across the wide-open spaces; charming Madge Macbeth serving tea by her own fireside; sympathetic Madge Macbeth who is always ready to extend a helping hand to a fellow writer; generous Madge Macbeth who gives her time unbegrudgingly to the various clubs of her profession; but the real Madge Macbeth, the complete Madge Macbeth—it is seldom that she lets down the barriers of reserve and sets aside the fun and flippancy of the moment to permit one to enter the inner sanctum of her life and ideals.

My Riches

WHEN she does it is then that we envy her nearest friends to whom she has dedicated this poem:

When I consider life and its short years,
  Its mysteries of misery and pain,
Its hopes, its fears and failures,
  Its struggles and the scant victories we gain,
When I consider life and how at best
  Its years are pitiably few
I thank Lord God that he enriched my span
  By giving me such splendid friends as you.

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FOOD FACTS WE SHOULD KNOW

By DOROTHY GRAHAM

XVII. GELATINE

IT IS not more than twenty years ago that gelatine could be bought only in the drug store in shreds or sheets of a dark brown color. To-day it is a bright, amber, sparkling granulated product put up in small sanitary boxes, and is as well known as any other food that is used.

What is gelatine?

The housewife's guess includes everything from hides, hoofs and old bones to calves heads and glue. In reality gelatine is made only from the inner strip of the shin bone of cattle. About half of these cattle come from the United States and South America, but the other half come from India. Why India? It seems that though the Brahmin's scruples will not permit them to kill cattle for food, they are, however, used for draft animals and consequently develop a large bony structure. It is also considered wicked to work them after a certain age. The hide is used then for garments and shoes, and the shin bones are exported for making gelatine. After the material has reached the factories where gelatine is made it takes almost eleven weeks before it can be turned out a finished product. First of all the phosphate is removed by the use of a weak hydrochloric acid. Then the bone is ground, but there is less than seventeen pounds of gelatine out of every one hundred pounds of raw material. Every pound then is washed by 132 pounds of water before it gets through the process. After its first thorough washing in big vats it is pumped into outside tanks where it is limed for three weeks in the open, new lime being added three times. Then for forty-four hours it is again washed and pumped up into the cooking tanks with their steam coils. It is dropped from here into the receiving tanks and goes through the centrifugals where 18,000 to 20,000 revolutions a minute separate the heavy solids. Then follow two filtrations, through wood pulp to purify and to evaporate it until a seven to fifteen per cent concentration is obtained. This liquor goes through aluminum lined tanks and is passed over a moving belt at twenty-five degrees temperature from which it comes out in a thin, solid sheet. This in turn is passed on to an aluminum rack where it is stripped. Cold air is passed over it and it goes to the drying rooms which are kept at ninety to 120 degrees. When the gelatine reaches these rooms it is fifteen per cent strength, whereas when eaten it is only twenty per cent. Next it is ground and it is not until after that the housewife begins to recognize the gelatine as she knows it though it is in large barrels ready for packing in small retail packages in which it is distributed.

There are four grades of gelatine according to whether it comes from the first run of six hours or the subsequent runs of the same length. The last is just as good as the first as far as actual purity goes but the first has greater jelling powers and is lighter in color. The demand for the first grade, however, has become so great, that it has forced the prices between the first and the fourth very wide apart.

Chocolate Plum Pudding. One package of gelatine, three-quarters cup of cold water, one cup of sugar, half teaspoonful of vanilla, one cup of seeded raisins, half cup of figs or dates, quarter cup sliced citron or nuts, half cup of currants, one and a half squares of chocolate, one pint of milk, and a little salt.

Soak the gelatine in water, put milk in double boiler, add melted chocolate, and when scalding point is reached add sugar, salt and soaked gelatine. Remove from fire when mixture begins to thicken. Add vanilla, fruit and nuts. Turn into the mould and chill. Remove to serving dish and garnish with holly. Serve with whipped cream and flavor it with vanilla.

Maple Sponge. One envelope of gelatine, one and a half cups of cold water, two cups of brown or maple sugar, half cup of hot water, whites of two eggs, one cup of chopped nuts.

Soak the gelatine in cold water for five minutes. Put sugar and hot water in saucepan. Bring to the boiling point and let it boil ten minutes. Pour syrup gradually on soaked gelatine. Cool and when nearly set add whites of eggs beaten until stiff and mix in the nuts. Turn into bowl first dipped into cold water and chilled. Serve with custard made of yolk eggs, sugar, a few grains of salt, milk and flavoring.

Cider Jelly. One envelope of gelatine, half a cup of cold water, half a cup of boiling water, three cups of sweet cider, a little sugar.

Soak the gelatine five minutes in cold water. Dissolve in boiling water and add cider and sugar to taste. Stir until the sugar is dissolved. Strain into bowl. First dip in cold water until cool.

Fruited Sponge or Cup Cake. Half an envelope of gelatine, quarter of a cup of cold water, one cup of sugar, two cups of grated pineapple, one cup of thick cream.

Cook the pineapple and sugar until thick and set aside to cool. Soak the gelatine in cold water for about five minutes and let it stand over boiling water until dissolved. When cool add thickly whipped cream and beat into pineapple. Cut off top of individual sponge or cup cake. Hollow out centre and fill with above paste. Replace the top of the cake and cover the whole of it with icing and decorate with pieces of pineapple and figs. If desired any fresh or canned fruit may be used in place of the pineapple for making the paste.

Lemon Sponge or Snow Pudding. Half an envelope of gelatine, quarter of a cup of cold water, one cup of boiling water, three-quarters cup of sugar, one-quarter cup of lemon juice, white of two eggs.

Soak the gelatine in cold water, dissolve in boiling water. Add sugar, juice and grated rind of one lemon. Strain and set aside. Occasionally stir the mixture and when quite thick beat with large spoon and whip until frothy. Add the whites of eggs beaten stiff and continue beating until stiff enough to hold its shape. Pile by spoonfuls on glass dish. Fill and serve with boiled custard. An attractive dish may be prepared by coloring half the mixture red.

Chicken Mousse. Half package gelatine, two-thirds cup cold cooked chicken, yolks of three eggs, one-third cup Jordan almonds, quarter teaspoonful salt, few grains cayenne, quarter teaspoonful paprika, one cup heavy cream, one cup hot chicken stock and one tablespoonful cold water.

Beat yolks of eggs slightly, add salt, paprika and chicken stock slowly. Cook over hot water, stirring constantly, until mixture thickens, then add gelatine which has soaked in cold water five minutes. When gelatine has dissolved strain mixture and add chicken (using white meat) and blanched almonds, both finely chopped or ground, and forced through a sieve. Season highly with salt and cayenne. Set bowl containing mixture in larger bowl of ice water, and stir until mixture begins to thicken, then fold in cream, beaten until stiff. Turn into mold and chill. Remove to platter and garnish top with round and flower shapes of wine, lemon or tomato jelly, and sprigs of parsley, garnish sides with round and flower shapes of jelly and diamond shapes of truffles, garnish around base with cubes of jelly.

Cucumber Salad. Half envelope gelatine, one cup chicken stock, well seasoned, one slice onion, one sprig parsley, two cucumbers, green coloring.

Soak gelatine in one cup stock. To remaining stock add onion, parsley and cucumbers, pared and grated. Cover and let stand two hours. Heat gradually to the boiling point, add gelatine and color light green. Let stand until nearly cold, then strain into individual paper cases or molds, in the bottom of which is a slice of cucumber. Garnish tops with mayonnaise dressing and halves of blanched almonds.

Tomato Jelly. One package gelatine, half cup cold water, three and a half cups tomatoes, half an onion, half bay leaf, stalk celery, two cloves, few grains cayenne, two tablespoonfuls vinegar, few grains salt.

Soak gelatine in cold water five minutes. Mix remaining ingredients except vinegar, bring to boiling point and let boil ten minutes. Add vinegar and soaked gelatine, and when gelatine is dissolved, strain. Turn into a mold, first dipped in cold water, and chill. Remove from mold to bed of crisp lettuce leaves and garnish with mayonnaise dressing forced through a pastry bag and tube, or the jelly may be cut in any desired shapes and used as a garnish for salads or cold meats.

Indian Salad. Half coconut, grated, two apples, cored and chopped, two cups celery, chopped, three pimentos, one tablespoonful grated onion, one-third teaspoon salt.

Allow small amount of lemon jelly to harden in individual molds, fill with the above salad mixture, and pour liquid lemon jelly over. When hardened, unmold and sprinkle with some of the grated coconut, and serve on lettuce leaves with mayonnaise dressing. Garnish with pieces of the bright red pepper.

Christmas Candy Supreme. Half envelope gelatine, two squares chocolate, three cups sugar, one cup sour cream, half cup sultana raisins, half cup candied cherries, quarter cup chopped English walnut meats, quarter teaspoonful cinnamon.

Soak gelatine in two tablespoonfuls cold water ten minutes. Melt chocolate in saucepan placed in larger saucepan containing boiling water. Bring to the boiling point and let boil until mixture will form a soft ball when tried in cold water. Remove from fire, add gelatine, and when it has dissolved, add cinnamon, raisins, cherries, cut in small pieces, and nut meats. Beat until creamy and turn into buttered tins having mixture about one and a quarter inches deep. Cool, remove from pan and cut in slices for serving. The mixture may be put in individual tins, and when unmolding insert in top of each a sprig of holly. Omit fruit in this recipe and you have Somerville Fudge.

Turkish Delight. One and one half envelopes gelatine, half cup cold water, two cups granulated sugar, half cup boiling water, grated rind of one orange, juice of one orange, juice of one lemon, red coloring. Half cup chopped nut meats.

Soak gelatine in cold water ten minutes. Put sugar and boiling water in saucepan, bring to the boiling point, add soaked gelatine and let boil twenty minutes. Add flavoring and coloring, strain, add nut meats and turn into a bread pan (first dipped in cold water) to one inch in depth. Let stand until firm, remove to board, cut in cubes and roll in powdered sugar. The nut meats may be omitted.

MACLEAN'S QUESTION BOX

CONDUCTED BY EDWINA SETON

Question—O. C., Saskatchewan—You mentioned a Canadian woman living in the States who gives instruction in the care of the hair, so that her graduates learn a remunerative profession. Will you please give me her address. I think your Question Box is a wonderful thing.

Answer—Martha Harper, 516-522 Powers Block, Rochester, N. Y., is the name and address of the clever Canadian woman who originated the excellent system of shampoo and hair treatment that bears her name. Thank you for your appreciative comment—it is always encouraging.

Question—Nellie—I have always been interested in your answers to questions, and wonder if you would help me. I am an assistant in a small-town doctor's office. Besides helping with patients, I also keep books, write letters, etc. It is not necessary, but would be very useful if I had a knowledge of shorthand. Can you advise me about taking a course? You see I do not intend making stenography a life work, as I am more interested in nursing but would like to know enough of shorthand I could learn quickly that would enable me to handle the doctor's correspondence.

Answer—There is a very reliable, well-established chain of Correspondence and Commercial schools, with head office in Toronto. Enquiring of this school, I find the staff meets cases like yours by a correspondence course in Pitman, that the pupil can complete in about six weeks, and that would give her sufficient working knowledge of shorthand to handle such correspondence as you have. The cost is $10 and I am of opinion that this would meet your case admirably.

Question—Farmerette, Sask.—Will you please tell me the name of the hospitals in Winnipeg?

Answer—There are seven: The General, King Edward, King George, Misericordia, St. Boniface, Grace, and the Galloway-Gibson Clinic.

Question—Mrs. E. G., Ontario. Will you advise me how to get an education? I am a widow of thirty with a two-year old boy and no money. This is the first time in my life that I have really had a chance to even think of learning. I would like to get a good high-school training and later enter a training school for nurses. I would do any kind of work to pay expenses, but where could I leave the baby?

Answer—As you are without means, I would not advise the lengthy programme you have outlined, for it would be some years before you could graduate as a nurse. If you have domestic qualifications, however, I would suggest that you obtain a post as housekeeper. Then perhaps you would be able to keep the child with you. Why not try for such a position in Toronto? Then you could attend the free night school twice a week and gradually improve your education, at the same time saving your money. In a year or eighteen months you would probably be able to take a course in convalescent nursing which is shorter than the regular one. I am sending you the address of a Montreal woman who conducts such classes for trained attendants for non-serious and convalescent cases.

Question—Mr. F., Quebec.—I have read Kirby's novel, "Golden Dog." Are there any more novels concerning this province or other provinces in Canada like the "Golden Dog"?

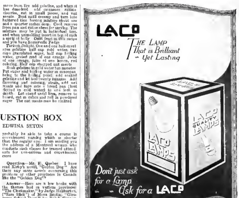
Answer—Here are a few books with the themes laid in various provinces: "The Clockmaker," by Judge Haliburton, ("Sam Slick") of Nova Scotia. "Glengarry School Days," by Ralph Connor, dealing with Glengarry County, Ontario; "The Sky Pilot," by the same author, laid in the Canadian West. "Doctor Luke of the Labrador," by Norman Duncan, "The Prairie Wife" and "The Prairie Mother," by Arthur Stringer; "The Seats of the Mighty," by Sir Gilbert Parker, with Quebec as the scene of action.

Question—Mrs. E. G.—I should like to become a librarian. How long does it take? Would the course in Toronto fit me for a position in a reference library? I have a good knowledge of French, German, Latin, Spanish and English literature. I am a university graduate with an M.A. Would my salary as a librarian make it worth while for me to give up a good position?

Answer—Had you sent me your address you would have received an earlier reply. The two months' course in Toronto beginning in September is filled for this year. Write to G. W. Carson, Director of Public Libraries, Parliament Buildings, Toronto, for full information. Your application for next year should be put in early. Your qualifications are unusual and you will probably have no difficulty in passing the Library School final examinations. The usual salary depends on the grade attained by the student. It varies from $1,008 to $1,200 a year, and increases sometimes to $1,650 per annum.

Question—Miss C. G., Manitoba—Will you give me the correct form to use for wedding announcements? Who should address the announcements? When should they be sent?

Answer—The announcements are sent out by the bride's parents. They can be ready addressed and stamped beforehand and mailed soon after the bridal couple depart on their honeymoon. They should be engraved on double sheets of plain, white, heavy paper and enclosed in an inner and outer envelope. When there are several persons at one address, such as two brothers, a mother, father and daughters, the sons should have separate announcements with each name written on the inner envelope, but the daughters can share the same announcement as the parents, having "The Misses Jones" inscribed under the name of their parents on the inner envelope.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Art and Decoration for Town and Country Homes

Buying and Placing Your Rugs

By DOROTHY G. BELL

"I LIKE that rug," said a woman who did no more than glance casually at the richly-colored floor-covering hanging on the wall of a small rug store. "I think it will blend perfectly with my room. Send it up, please."

The salesman was astonished, and the woman went away apparently pleased with her purchase. A few days later, however, she sent it back and demanded the presence of the salesman who had sold her the rug.

"How dare you sell me such a rug?" she asked him. "It isn't a real one at all—it can't be. It must be an imitation. Why, the design is absolutely crooked! I never heard of such a thing!"

The salesman tried to explain to her that the irregularity of this design was one of the peculiarities of oriental rugs made that way on purpose by those who weave them, denoting that Allah is perfect—that man's handiwork is not. He told her the apparent imperfection was considered an asset—a quality by which it might be seen at a glance that the rug was genuine—but the irate customer would not let him and stamped out of the store in indignation, insisting that they send for the rug immediately.

Everyone is not as ignorant concerning oriental rugs as that woman was, but it behooves the decorator who wants to include oriental rugs in her home to know at least a little about them. There are many ideas concerning oriental rugs that have been adopted and taken for granted by the general public. One of them is that one must be a millionaire to possess one, and another is that they never wear out.

Oriental rugs are expensive, no doubt, but if a room is well-built, has good floors and rich wood work, a small oriental rug will be sufficient—one just large enough to take away the bareness and add a note of warmth and color to the room. On the other hand an ordinary carpet, owing to its lack of lustre and richness, must be, in order to obtain the same effect, much larger. Because of the high price of certain popular carpets, therefore, there will be found a very little difference in the price of a large rug of these makes or a small one of oriental weave.

It is difficult for the ordinary purchasers to guard against deception when purchasing a rug, but there are certain ways of telling the original article from the imitation without much study. The first and most general way is by examination of the wrong side. The pattern will show almost as perfectly on the back of a genuine hand-made oriental rug as it will on the face of it. Then the pile is composed of rows of tied knots which are plainly visible. The sides are over-cast with colored wool or have a narrow selvage. The ends have a fringe—though often it only appears at one end. When buying it is wise to test the weight of the rug, as it should be a great deal heavier than an ordinary domestic rug.

If it is of a good weave it will stand up of itself like a tent when lifted from the floor in the middle. A close examination of the selvage will show, too, whether it is loosely or closely woven. Rugs roughly woven with coarse wool contain from six to ten knots to the square inch. A closely woven rug of very fine yarn will carry from 400 to 600 knots to the inch. So a wise precaution in buying is to estimate the number of knots. Run your hand over the surface of the rug with the nap. If the wool is fine it will feel smooth and soft, almost like the coat of a well groomed horse.

Placing the Rug

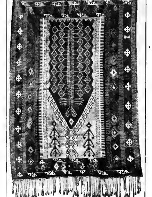
NOW what to do with the rug when it is purchased? An oriental rug may be used in almost any room, though of course it must be chosen with care. The floor of the room is the logical starting point for interior decoration, and therefore the floor decoration ought to contain the strongest colors—to provide the base of the scheme as it were. Then let the walls be the next tone, the ceiling the next, yet with not too great a change. If the change is too great they will lose their relation to each other.

The heavy richly colored rugs go well with a mission room. In a mahogany room the rugs with the deep burgundy shades are favorites as they bring out all the warmth and life in the wood. The use of terra-cotta shades, old blues, copper and chestnut browns also produce pleasing results with mahogany.

These same shades may be utilized to advantage with walnut finishing. At the present time there is a revival of the bog-oak furniture. This is a very dark wood and the rug with the warmth creating tones such as red and deep mulberry are exceptionally expressive with it. The dark, rich colors, in fact, may be used with almost any dark woodwork and furniture in downstairs rooms, hall, living room, library, and dining room. In the bedrooms, however, where colors are more prominent than period styles, rugs with the light colors are more suitable. For instance, yellow, if the walls are buff too, will blend in well with mahogany. The oriental rug is made in every color and every design that is suitable for a dainty white or colored bedroom and it is not necessary always to choose the rich tones of the usual oriental rug.

There are some fifty varieties of oriental rugs. For ordinary every-day household classification they may be divided into seven classes—Persian, Turkish, Caucasian, Turkoman, Beluchistan, Chinese and Indian. Connoisseurs do not always consider the Indian rug in the oriental class. It is more or less a modern creation often made by machinery and wholly commercialized. But so are they all commercialized to a certain degree, in spite of the fact that twenty-five years ago there were few oriental rugs in any of the homes of the American continent. Since then, however, nearly all classes have become interested. The western demand has become so great that the oriental rugs in the last decade have deteriorated greatly in both workmanship and material though the genuine oriental rug is not made by machinery. Their manufacture is supervised in factories where large numbers at a time are produced. The process is so slow that the natives, if they worked on them only in their spare time, would not be able to make a living. Before rugs were commercialized to such an extent the natives used to make them at their homes, taking months—sometimes years and in some cases a lifetime—to produce one piece. Into them they would weave the development of their own lives, presenting the finished product to their priests or rulers or using them for their own convenience to hang in front of the door, to sleep on or to use as prayer rugs. Now, however, they are paid in the factories according to the number of stitches.

Many imitations are, of course, being made, but the makers of these have never been able to equal the makers of the originals.



A rare old Kiz Kilim prayer rug, origin Asia Minor, used by natives for divan covers or wall hangings.—L. Babayan collection.

Method of Manufacture

TO BEGIN with they lack the material. The wool for the real products is made from goat and camel hair. The goats from some parts of Asia Minor have long straight hair of a light, brown color that does not dye easily. That is the reason that so many Kurdistan rugs from that district have brown backgrounds.

Perhaps the owner of an oriental rug has noticed a disagreeable odor in the house sometimes and has been at a loss to know what it is. Perhaps it is the oriental rug, for the camel hair rugs have that drawback—that on dull, muddy, hot days the camel odor is drawn out. Otherwise it is soft and fluffy and perhaps the most durable of any of the oriental type of rugs.

The wool, after it is cut, is sorted and washed in cold water many times until all foreign substance has been removed. The idea of using cold water is that the animal fat may not be removed and this accounts for the silky appearance of most of these rugs. Next the wool is bleached in the sun, mixed with flour and starch, placed on a stone and pounded with wooden hammers. It is washed and dried again, but by this time it has shrunk to almost half its original amount.

Another reason that human ingenuity and modern machinery cannot produce as beautiful rugs as the deft fingers and artistic eye of the natives of the East is because all Eastern dyeing methods are secrets—secrets that have been handed down from father to son for many generations.

Eastern dyes are made from roots, flowers, barks and other vegetable products. Their process consists of boiling and fermenting and there is nothing in modern chemistry that can compare with it. Perhaps the oriental rug purchaser has noticed that the color, like the design, is often uneven and of different shades. This is due to the fact that pieces of the same wool dipped in the same pot of dye almost invariably come out a slightly different shade.

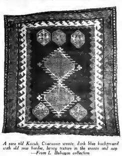
Significance of Colors

NO COLOR is put into oriental rugs without a meaning and a kind of poetry is worked into their color schemes by using the different shades. For instance, if you have a Persian rug with blue in it, you may know that the weaver while he was using that thread was weaving immortality into the design, for that is what blue means to him, and he uses it to counteract evil. To a Mongolian the blue means authority and power, black is sorrow and vice, while red means joy, truth, purity and life. To the Indian Mohammedan, the Persian, and the Chinese, white means mourning, and yellow to the Chinese means loyalty. Orange stands for sorrow to the Mohammedan and rose for divine wisdom. Green is considered sacred by him and symbolizes immortality.

Aside from their failure to produce the color the westerner is unable to create the same designs as the orientals. He lacks the spirit and the inspiration which the original weavers put into their rugs. He cannot, of course, feel superstitions, or have faith in the beliefs which are denoted in the patterns on the genuine products.

The oriental puts his very soul into rug making. The design is a record of the development of his life, joy, sorrow, tears, loves and hates. Every tribe, family or district has its own design which has been handed down from father to son. Every sign, every twist of the oriental esign means something in the life of the an or the woman who weaves it. It ould be difficult to go into this symbolsm in detail, but it is interesting to note s general characteristics.

The Persian design is nearly always oral. And many patterns are made out l each by simply using different shades nd colors. Turkish designs are fre uently a mixture of floral and geometri al patterns, while the Caucasian and urkoman are nearly always strictly eometrical. The Kurdish patterns are uch like the Persian. The Chinese rug s easily recognized because of its designs of monsters, dragons and animals of various kinds. Those of the Indian rugs are nearly all copies and there is practically no original pattern.



A rare old Kazak, Caucasian weave, dark blue background with old rose border, heavy texture in the weave and nap.
—From L. Babayan collection.

The weavers of oriental rugs are very superstitious and many signs and symbols are woven into their work.

A lock of human hair is sometimes woven in as a love message. Unclipped tufts of nap are left to bring good luck. Beads are occasionally woven in to guard against the evil eye. The oriental idea of paradise is a huge flower garden—hence flowers are used in design. Turks never use living objects in design. They are forbidden by the Koran, as it might lead to idolatry. It is their belief, too, that at the judgment day they must endue the creatures they depict with a soul. Persians are not so conservative in their ideas. Turkish girls weave rugs when they become engaged, to give to their husband as a dower. The old hearth rugs are made for strangers who enter the house. Once they step on it the host must protect and safeguard them.

A death rug is used to put on graves. The Cypress tree, the most common design, means immortality. All good Mohammedans expect to make a pilgrimage to Mecca. They take rugs as an offering—rugs in the making of which a great deal of religious fervor has been expended. The rugs are then used on unclean places. In obedience to laws of Koran the pilgrim must remove all money from his person, then after combing his beard he spreads the rug facing towards Mecca. After placing on it a piece of earth from the holy city he prostrates himself with his forehead resting on the sacred earth.

Turkish rugs are not quite as fine as those made by the Persian workman. The Turks, perhaps, are not quite as fine a people. They have been quicker, though, to take advantage of the great demand, and have adopted modern looms, patterns and factories in order to be able to fill their orders more rapidly. Persian rugs are still in many cases made by hand in the homes of the natives.

Contrary to a widely-prevailing impression, oriental rugs do wear out. If not properly handled and appreciated they are quite capable of going to pieces. They need as much care and attention as a Kentucky race horse in order to keep them in perfect condition. The sooner the idea that the harder they are used the more beautiful and lustrous they become is dissipated, the sooner the oriental rug will stand a chance of long life in the west. This idea has perhaps originated from the fact that many old and priceless rugs contain a particularly handsome sheen. It must be remembered, however, that the oriental rug in its own environment receives no rougher treatment than the 'pad, pad' of the bare feet of natives. The pile of such a rug is not immune from the wear and tear of modern shoes.

Large rugs in their heaviness give the impression of great strength, but it is on account of their heaviness that greater care should be given them, as weight has a tendency to wear out the threads. Oriental rugs should be cleaned often—very often—perhaps once every week, but they should not be shaken, roughly swept, or hung on a line, as this will in all probability loosen the knots and perhaps snap the threads. One of the best methods of cleaning them is to put them face down on the grass or on a clean basement floor and beat them gently with a pliable stick. Then sweep the back and then the face. Care should be taken never to sweep against the nap, but either with it, across it, or both. Next use a cloth slightly dampened with water, a little alcohol, ox gall, or ammonia, and wipe with the nap. In winter there is no better treatment for the oriental rug than to wash it with snow. It will bring out the colors and brighten it better than anything else will.

Oriental rugs will wash. Spread the rug on a concrete floor with the face up and wash it with a brush, castile soap, and warm water. Rub every way except against the nap. Rinse with warm water and then turn the hose on it. The best way of pressing out the water is with a smooth stick, rubbing it lightly over the nap. If a house is to be shut up for the summer, the rugs should never be left on the floor. They should be thoroughly cleaned and then put away in a canvas bag or wrapped up in tar paper with clean paper next to them. They should not be folded with the nap on the outside as this may cause creases which will be difficult to remove. Moths are partial to the exquisite wool in oriental rugs and no amount of sweeping or beating will suffice to keep them out altogether. It is wise then to have them cleaned once in a while by the compressed air system.

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—*The Lyre*

The Remedy—He: "This cold weather chills me to the bone."
She: "You should get a heavier hat."
—*The Lyre*

How Is Your Spiritual Carbon?—Knocking in an individual is just as much evidence of lack of power as it is in an automobile.—*Mitre.*

A Bit Canny—"Do you tell your wife everything?"
"Everything I think some one else may tell her first."—*Boston Transcript.*

Revenge Is Sweet—Kindly Old Gentleman: "And what are you going to do when you grow up, little girl?"
Little Girl: "I'm going to marry that nasty Freddie Walters and then divorce him."—*Life.*

Eternal Eve—"Mama, that Jones boy was smiling at me all through the service."
"Indeed! How rude of him. Where was he sitting?"
"Just behind us, mama."—*London Magazine.*

Accuracy—Desperado: "Halt! If you move you're dead."
U. of T. Professor—"My man, you should be more careful of your English. If I should move, it would be a positive sign that I was alive."—Brockville *Recorder and Times.*

A Justifiable Rebate—A Scotchman went to the box-office after witnessing the new film.
"Will ye kindly return me the amount of the amusement tax," he said.
"Why?" asked the manager.
"I wasna amused," said the Scotchman.—*The Grain Growers' Gazette.*

Make Sure of Her First—The junior partner was interviewing a very pretty applicant for a job. In the course of the interview the senior partner came in, took one look at the girl, drew the other aside and said: "I'd engage her if I were you."
"I have," was the answer.
"Can she take shorthand?"
"I'll ask her later. We don't want any obstacles to crop up."—*Ex.*

Slower Than Snails—The young Torontonian was taking his slow, lazy Halifax cousin out to dinner at an Italian restaurant in the Ward.
"These," he said as a dish was brought, "are snails."
"Oh," said the Bluenose, "we never get them in Halifax."
"No," said he of Toronto, "of course not. You couldn't catch them."—Antigonish *Casket.*

Decency Not Popular—After slaving away for years the inventor had produced a machine that was a success. He opened a banking account and went home to tell his wife of his success. "At last, my dear," he cried, "you'll be able to buy some decent clothes!"
"I'll do nothing of the sort," came the sharp reply. "I'll be able to get the same kind that other women are wearing!"
—*Daily Express.*

A Case in the Short Circuit Court—A chap was arrested for assault and battery and brought before the judge.
Judge (to prisoner): "What is your name, your occupation and what are you charged with?"
Prisoner: "My name is Sparks. I am an electrician, and I am charged with battery."
Judge: "Officer, put this guy in a dry cell."—*The Inland Merchant.*

Pineapple Bavarian Cream

THE VALUE OF SWEETS

SCIENTISTS, through intensive research and countless experiments, have discovered long since that sweets are essential and important factors in the well-being of every normal human being: that to them the body is indebted for its inner heat, its energy and its activity.

Nutrition experts and dietists are agreed that the dessert is of as great value as the more hearty dishes in the perfectly balanced meal.

PINEAPPLE BAVARIAN CREAM

Dissolve a package of Lemon Jell-O in a half pint of boiling water and add a half pint of juice from a can of pineapple. When cold and still liquid whip to consistency of whipped cream. Add a cup of the shredded pineapple. Pour into moulds and set in a cold place to harden. Turn from the mould and garnish with sliced pineapple and cherries or grapes. Whipped cream adds to richness of the dessert but it is not necessary.

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"Canada's Most Famous Dessert"

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